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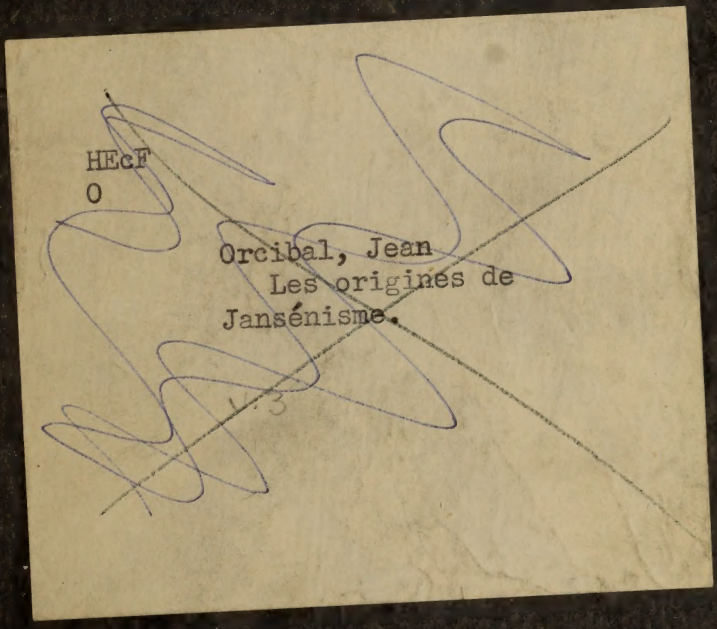

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Survey Vol. 10

Volume X
Number 10

MARCH 7, 1903

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CHARITIES

A WEEKLY REVIEW OF LOCAL AND GENERAL PHILANTHROPY

THE TEN BILLS OF THE TENEMENT BUILDERS.

On the face of it, the proposed bill is an evidence of greed.—WILLIAM S. RAINSFORD.

These bills all have plainly written upon them the one word, Retrogression.—FELIX ADLER.

Any substantial vitiation of the tenement-house laws will create indignation.—F. NORTON GODDARD.

Bad as conditions have been, these bills would make them infinitely worse.—JOSEPHINE SHAW LOWELL.

Impudent and reckless are the words best applied to many of the measures.—RICHARD WATSON GILDER.

A return to former conditions would be reactionary, imbecile, and well-nigh criminal.—MORNAY WILLIAMS.

It is a bill to colonize prostitutes in tenement-houses and to burn and kill tenants' babies.—JACOB RIIS.

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By Mrs. John Van Vorst and Marie Van Vorst

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Child Labor in the South

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Volume X

CHARITIES

Number 10

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MARCH 7, 1903

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CHARITIES is a weekly review of local and general philanthropy, published by The Charity Organization Society of New York City. The monthly magazine numbers appear on the first Saturday of each month and take the place of the issue for that week.

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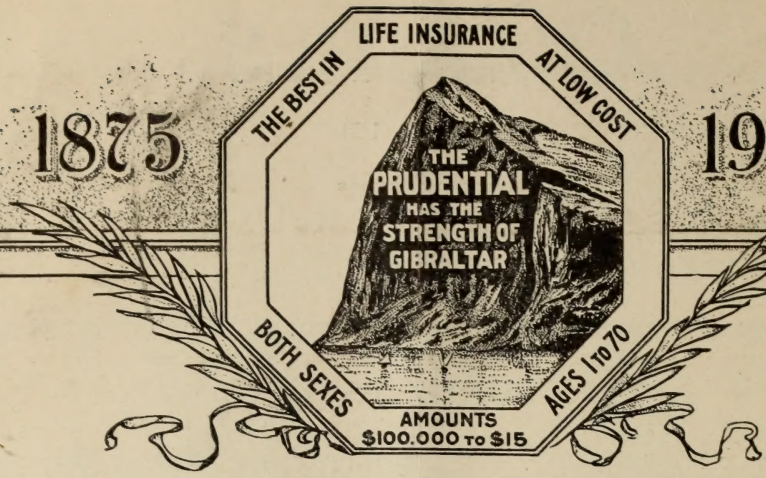

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CHARITIES

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Published Every Saturday — *Two Dollars a Year*

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The Atlanta Conference.

We are now in position to take a good look backward at the Detroit National Conference—the proceedings having been published—and a good look forward to the Atlanta Conference for which preparations are well advanced. One member of the conference recalls to the editor its origin—as an offshoot of the American Social Science Association, drawing the first moral that it is wise not to allow the discussions to degenerate into petty debate of details—especially of such details as are of only local interest.

Let the minds of the members of the conference seek to grapple with the profounder questions as well. Why is it, for example, that such an amazing number of able-bodied men, the natural bread-winners of their families, husbands—house-bands—are abandoning their wives and children, especially at the very crisis of family life when children are born? Read the excellent special reports published by the Associated Charities of Boston, and the Society for Organizing Charity in Baltimore. Study facts about the dependent families whom you may know, and come to the conference to give information and to seek instruction on the subject.

Think also of the existing penal system. Is the time ripe for insisting upon cutting away, root and branch, the whole scheme of graded punishment for graded offenses, and substituting a consistent and national plan of reformation of such as are reclaimable, and segregation of the remainder? What is the fundamental objection, if there is any, to the prison contract system—to the jail system, and even to the probation system—if, we repeat, there is any? Write early to Joseph P. Byers, general secretary of the conference, Jeffersonville, Ind., and get the announcements as they appear. The dates are May 6-12, and the place of meeting Atlanta, Ga.

On One Condition.

We observe that Controller Grout has recommended an extension of the subsidy, or contract system, by paying to all institutions not now receiving it a per capita allowance to cover the expense of elementary education. This is advocated on the ground, among others, that the State Board of Charities now requires such education, but chiefly on the ground that there is discrimination against Roman Catholic institutions in this respect and that if the others get it the Catholics are entitled to it likewise.

It may be remarked in passing that the growth of payments to private institutions for care and maintenance, now amounting to $2,000,000 annually, had a somewhat similar history. One Protestant institution received an appropriation, whereupon a basis was found for similar appropriations to Catholic and Hebrew institutions. There was apparently no one to raise the question as to whether the demands from the new sources might not rather be a reason for revising the original program. Or if such an one had arisen, he would have been charged promptly with sectarian prejudice in that he said nothing in opposition to the first appropriation until it was proposed to make the others.

In the same way, there are to-day some very long-headed advocates of the sectarian division of the public school funds, who see in the grants now made to the day schools of the Children's Aid Society and the American Female Guardian Society a precedent to which they may appeal

irresistibly at some time in the future, and who are therefore well content to leave them in their present anomalous situation.

What shall we say, therefore, to the present proposition that $150,000 more shall be paid to the institutions to enable them to do what they have heretofore neglected, or done at their own expense, or done from the allowance made them for care and maintenance. In spite of what has been said we are in favor of the making of such an appropriation, if it can be done legally, or, if not, changing the law to enable it to be done. An increase in the per capita allowance under existing conditions need not be accompanied by an increase in the institutional populations, and may be a means of mitigating some of the recognized institutional evils. It is a monstrous injustice not to give an elementary education to the children who are public charges, and if the controller is satisfied that the present allowance is not sufficient to provide for it, the rate should be increased. This is especially the case since the subsidy system has destroyed the possibility of securing philanthropic gifts for the purpose. Let one absolutely essential condition, however, be recognized. Let the Board of Education supervise the schools, examine the children, and certify the teachers. On no other conditions should any public money be used for elementary education in the public schools or elsewhere.

Beggary in Baltimore.

An order issued by the Board of Police Commissioners of Baltimore bearing upon street begging and vagrants will, according to Marshal Farnan, be carried out literally. The marshal believes that there are at least 200 street beggars plying their trade in Baltimore, the majority of them working in the central portion of the city. This statement does not mean that there are that number of men and women begging in the center of the city every day, but that such a number employs begging as a means of subsistence, and selects this as the most fertile field. The records of the police department do not show a single case in which complaint against a beggar was was made by a woman. Policemen and citizens generally have been, the one lax in their duty to arrest, the other unwilling to appear in court. It is an incident of local history in Baltimore that two years ago the police made a raid on a beggars' resort on Camden Street. When the prisoners, men and women, were lined up in front of the desk at the Western Police Station, it was found that the officers in the discharge of their duty had performed not one, but many, miracles. Men who, in the words of the Baltimore *News,* had been blind when they begged on Lexington Street early in the morning were able to see; lame men whose distorted limbs, swathed in bandages, had drawn pennies from the public but a few hours before, were able to walk; a "crippled coal miner whose left arm had been torn off in a mine explosion," stood sullen and profane while an officer unwound the bandages from the supposed injured member, and disclosed a whole, but filthy, arm.

"No sympathy is due the professional beggar," says Marshal Farnan, "and certainly no police officer should countenance the presence and operations of any of them on his beat, whether the offender be a man or a woman. I have told the district captains to warn their men that negligence in regard to beggars will be rigorously dealt with, and the delinquents will be taken before the Board of Commissioners and charged with neglect of duty. As a rule, the man or woman who really deserves and needs charity will not seek it on the public streets."

New Workers in Charity.

On the education of new workers in charity, the report of the Philadelphia Society for Organizing Charity may well be quoted:

"Dr. S. Weir Mitchell says of the skilful physician that not to know is to him a form of unhappiness, and then, in another passage of this same essay on the physician, he adds, 'Charity you should expect from him, for the heart is open to him as it is to no other, and knowledge, large knowledge, is the food which nourishes charity in the tender-hearted.' The same is true of the trained charity worker; larger knowledge makes him more considerate, more willing to make allow-

ances. The high and dry type of charity worker, who spent his days in labeling people 'worthy' and 'unworthy,' and in giving the 'worthy' inadequate doles of provisions, was the product of insufficient training. He was not necessarily a hard man at all, but often he did not know what to do, and he tried to hide the fact behind a pompous and self-assertive manner. In a society which makes a specialty of taking trouble for the poor, training is a matter of the first importance, therefore, and we have continued our plan, begun two years ago, of seeking special subscriptions to pay the cost of placing all new workers under our General Secretary for a course of not less than six months' training before giving them positions of responsibility in our districts. One of our workers was also awarded a scholarship in the School of Philanthropy this year, for which we are indebted to the New York Charity Organization Society. Three of our districts are now in charge of superintendents who have received our full training, and other workers are now being trained.

"The education of paid workers is, however, only one side of the problem. Our work is always bringing to light needs that cannot be met by the services of any official, however devoted. We are most anxious to give the younger generation a chance to become well-trained volunteer workers among the poor, and one of the encouragements of the year has been the increasing number of intelligent and earnest young people who have come to us for guidance in their charity work."

Wisconsin University Settlement.

The University of Wisconsin has entered the settlement field, and has established a neighborhood center in Milwaukee, which, from the educational standpoint, can, perhaps, be looked upon, in the words of the warden, as a "point of contact for laboratory work in sociology."

A year ago a fellowship in sociology was contributed by Milwaukee business men, provided part of the fellow's time was spent in that city in field work. Under this fellowship, B. H. Hibbard, now instructor in sociology and economics at the State University of Iowa, made a general survey of the Milwaukee field for locating the Wisconsin settlement. During the summer an association was incorporated, with fifteen directors, ten of them residents of Milwaukee, and the remaining five actively connected with the university at Madison. The association has leased, with option of purchase, the old Coleman homestead, First Avenue and Becher Street. It is in the center of Milwaukee's greatest manufacturing district, but the building itself had not lost entirely its character of yesterday; a rambling country seat of generous proportions, standing in the center of a well-shaded block, adjoining Kosciosko Park. Within four or five blocks of the settlement are glass works, steel works, and many other factories, and the Kinnickinic Harbor. The South Side, of which Coleman House is the center, in a neighborhood dense with Poles, Bohemians, and Germans, has an industrial population of 100,000, one-third the entire population of Milwaukee. There is already a vigorous demand for classes in English, sewing, cooking and manual training, and these will at once be opened in addition to the day nursery, kindergarten, poor man's lawyer, and university extension. Work for boys is specially needed. The officers of the settlement association are: President, Dr. E. A. Birge, acting president of the University of Wisconsin; vice-president, Dr. J. A. Peels, the Milwaukee Regent of the university; secretary and treasurer, G. C. Vogel, a Wisconsin alumnus of prominence in Milwaukee; Mr. and Mrs. H. H. Jacobs, both Wisconsin graduates, moved into the house in November, Mr. Jacobs as warden of the settlement. Mr. and Mrs. James E. Boyle, social economic fellow at Wisconsin University, and Miss Lou Hicks are the other residents. Prof. Richard T. Ely has taken an active interest in the settlement.

Child Laborers of the Street—The New York Bills.

The agitation for child-labor legislation, which is progressing in Pennsylvania, Illinois, New Jersey, and a half dozen other states, has distinctive notes in different localities.

In New York, perhaps the sharpest de-

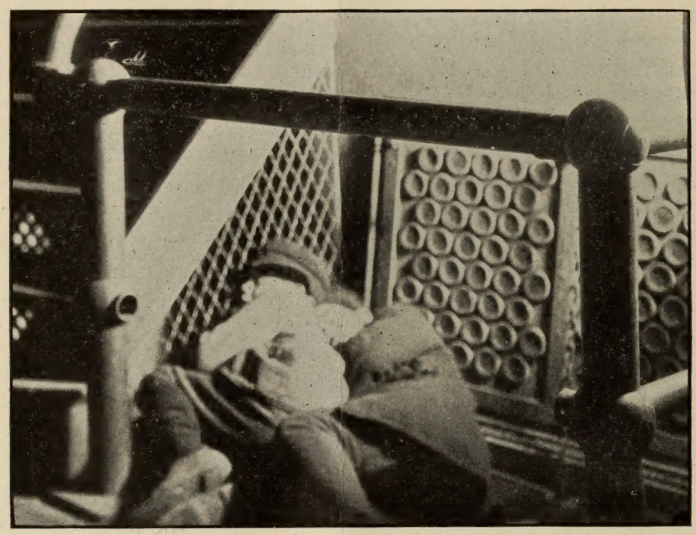
bate is over the bills which would reach newsboys, messenger boys, and other small street traders, as well as the children of the mills and factories.

This was the fighting ground Wednesday before a legislative hearing at Albany before the Senate Judiciary Committee. Here the notion that boy street life is a good kindergarten for the future business man was met by clear-cut facts collected by Ernest Poole of the University Settlement, who has "carried the banner" with the "newsies" and knows them first hand, by the records of the New York Juvenile Asylum, which show another phase of their career, by the statistics of the Child Labor Committee, and by the urgent appeal of philanthropists and labor leaders.

"Think of your own children, under ten years of age, waiting at four o'clock in the morning for the early newspapers!" cried Dr. Felix Adler. "What kind of school is that for children?" he continued. "If you tell me of the fine men that have been newsboys, I will admit the exception, and refer you to the men who have been stronger after severe illnesses; nevertheless you would not subject men to illness or disease as a means to health. These are instances of the survival of the fittest, not of the normal results of unfavorable conditions."

There was opposition to the bill from Elbridge T. Gerry, former president of the Society for the Prevention of Cruelty to Children. "The bill would render the unhappy boy's life even more miserable than it is at present," he said. "He is first to be dosed with education, then to be branded with a license."

Mornay Williams took exception to the views of Mr. Gerry. "Both Mr. Gerry and myself are licensed to practice law," said he, "but we do not regard ourselves as 'branded' thereby, or marked as suspicious persons."



TAKEN BY ERNEST POOLE, AT 2 A. M., NOV. 25, 1902, ON A STREET NEAR NEWSPAPER ROW.

The contention of John D. Lindsay of the Gerry Society that the bill was legally impracticable and probably unconstitutional was answered by Samuel Gompers, president of the American Federation of Labor. "This committee is competent to meet the technical objections," he said. "We are not straining at gnats. We want the substance, not the legal shadow in this matter, and we look to this legislature to remove the blot from the state and the shame from its business life of compelling or permitting the babes to fight for their living on the streets. We want our boys and girls to become virile men and women, and the streets and the clamor of traffic are not the schools in which to train such."

The Winter in Europe—A Contrast.

There are dire reports from London and from other parts of England as to the number of the unemployed. The *Labour Gazette,* published by the Board of Trade, gives statistics which indicate that no considerable number of skilled working men are out of employment, and refers to a letter by Mr. Loch[1] to the *Times,* in which it is said that nowhere is the distress "such as cannot be met by local agencies, properly supported." This view the *Municipal Journal* accepts as true, at any rate "for the moment."

At this distance, and with our ideas of local and individual self-help, even Mr. Loch's reassurances do not sound so reassuring. Local agencies, properly supported, should be able to do a great deal, and if there is really any doubt that the present distress may create demands beyond the powers of such agencies so that national relief measures may become necessary, the situation must be serious.

The method by which the present situation has been sharply brought home to the English public is the daily march through the streets of London of a throng of the unemployed. The *Spectator* comments on these parades in the following interesting paragraphs:

The processions of the "unemployed" bid fair to become a regular incident in our street life. They go on day after day —orderly, on good terms with the police, and not in the least anxious to provoke a breach of the peace. Indeed, it is hardly too much to say of many of those who take part in them that they have never done such continuous work for so many days together. Their habits and training are not seemingly ill-adapted for walking, though they undoubtedly unfit a large portion of them for any other form of exercise. Apparently they never have anything to do, or if they have it is of that convenient order which can always be put off to some future season. Here and there, perhaps, a man who is really out of work—a man, that is, who was in work yesterday and will be in work again to-morrow—may be found in the ranks, but ordinarily they are composed of that hopeless type which has so long lost the will to work that it has by degrees lost the power also. Here and there, again, are some of a lower class still, men who have ceased to pay any minute attention to the dividing line between poverty and crime. But these are only exceptions.

The misfortune is that though these processions may be harmless in themselves, they are not harmless in their consequences. They do get some money from the public. Now, on this there are two things to be said. The first is that those who give have no guarantee whatever that what they give goes to the unemployed. We do not mean that there is any unfairness in the actual distribution at the end of the day. Probably those who form the procession take care that each man gets his share. What we mean is that all the probabilities, and such positive evidence as can be obtained, go to show that the great majority of the processionists are only unemployed in the sense that walking the streets is the sole labor they have any taste for, and that somehow or other they seem to make a livelihood, such as it is, in this way. The second thing that has to be said is that even if all the processionists belonged to the class to which they claim to belong, the money given to them would be given in the worst way and with the fewest safeguards. Judging from their youth, we should be inclined to say that many of the men are unmarried, and so better able than the married to keep body and soul together. But even if we concede that the test may be misleading, as no doubt it often is among the poor, and that the majority of them have wives and children starving at home, the distribution at the end of the day runs great risk of being abused. It may reach the home, but also it may be spent on the road home, and on that road lie many public houses. And yet people will always be found who will give money in this fashion unless some better fashion can be suggested to them. They know that the ordinary channels of relief are open, but somehow they do not associate them with the unemployed. What they want is to have the assurance that the almoners, whoever they may be, whom

[1] Mr. Loch's views are admirably expressed in an article which will appear in the Departmental Number of CHARITIES March 21.

they give their money to are in touch, not with poverty generally, but with the form of poverty that they hear of as being present at this time.

They know, of course, that the committees of the Charity Organisation Society give relief in their several districts, but all their ideas of the society's work belong to a different order, and suggest only much discrimination, prolonged inquiries, and perhaps ultimate rejection as undeserving. At the beginning of the winter the bishop of London advised that money intended for the unemployed should be sent to the Metropolitan Society for the Relief and Distress, and within a few days or hours the society received £4,000 in contributions. But this was only while the episcopal recommendation was fresh in mind. Most of us have by this time forgotten the society's name.

It is not from England alone that there come reports of industrial distress, contrasting strangely with the prevailing prosperity which in this country is so general and of so great and apparent permanence that the New York *Evening Post* has published for our edification an editorial sermon on the temptations and disadvantages of prosperity.

French papers are said to be filled with accounts of the widespread suffering in Brittany caused by the failure of the sardine fisheries. From three of the illustrated periodicals, *Public Opinion* quotes pathetic accounts of the misery and starvation due to this failure of the sea to yield her usual largesse to the hand of the fisherman. This distress, and that which is reported from England, afford a contrast in that the one is a direct effect of an intelligible natural cause.

Distribution of Fishes in Brittany.

—*From Public Opinion.*

Meanwhile, reports continue to come of suffering from famine in Finland and the northern part of the Scandanavian peninsula. Organized effort to raise funds for relief has met with considerable success in America, especially in the cities of the Northwest.

"I have never seen a day when I have witnessed so much misery as I have today," wrote the Rev. J. Kilburn, pastor of the English-American Church in St. Petersburg, during a visit to the famine area.

WHAT THEY THINK OF TENEMENT-LAW TINKERING.

"They can't have such infamous bills, of course; but they *would if they dared* and if the city kept quiet." It was whip-snapper sentences like this, informal and insistent, which have accompanied expressions of opinion sent in reply to a request from CHARITIES—opinions of the bills thus far introduced in the New York legislature to amend the tenement-house law and opinions which show the estimate of them of men and women prominent in philanthropic and civic work—members of the tenement-house commissions, physicians, clergymen, attorneys, builders, workers in settlement and charity. It is a grand jury which looks at the question from a variety of viewpoints, but its verdict is unanimous.

Impudent and reckless are the words best applied to many of the measures introduced at Albany to break down the tenement-house enactments now on our statute books. They show a cynical disregard for not only the interests of the mass of our people—for their health, comfort, and morals—their very life—but also for their intelligence. It is gratifying to see that the dwellers in the tenements are aroused, and that every man in the legislature who strikes at the welfare of the people by voting for such measures will "hear from his constituents" clearly, effectually, and memorably.

RICHARD WATSON GILDER.

Once a bill was sneaked through the legislature to exempt the old five-family houses from the tenement law and reached Governor Flower, who stopped it. In his files at Albany Governor Odell will find it endorsed: "Am unable to understand this bill, with every argument against it and not one for it."

It is easy to understand the Marshall bill. It should be entitled: "A bill to colonize prostitution in tenement-houses, to burn and kill tenants' babies and put the people's homes in peril for the builder's profit." But who would vote for it is hard to understand. Whoever does must carry to his political grave the brand of being either fool or scoundrel.

J. A. RIIS.

(BY TELEGRAM FROM MARYVILLE, MO.)

In my judgment all of the amendments to the tenement-house law proposed in the Matthews, Marshall, Ellis, Everett, and Wolf bills are objectionable and should be defeated. The improvements in the tenement-house laws in New York state are among the most satisfactory achievements of legislation in the past two decades, the legislation having proved both practicable and remedial. A return to former conditions would be reactionary, imbecile, and well-nigh criminal, as the bad environment of the unregulated tenement is perhaps the chief factor in the promotion of unthrift and uncleanliness, a prime cause of the dissemination of diseases, and the nuturer if not the parent of immorality and crime.

MORNAY WILLIAMS.

At the close of a health talk given to some kindergarten mothers, a young woman asked, "Why don't the Women's Club get together and see to it that no woman is compelled to live in a dark kitchen?"

All the helpful influences that are thrown around those who live in tenements cannot, for a moment, compare in efficiency with the light of heaven which should be free to all.

The law as it now stands brings far too little light and air and comfort into the homes of working people, and many of us hope that the public sense of justice will soon require much stricter and more adequate tenement-house laws.

JANE ELIZABETH ROBBINS, M.D.

I have a foreman, owner of a six-family tenement-house in Brooklyn, who is about to undergo considerable expense to meet the requirements of the new tenement-house department. He considers this outlay a good investment, which will repay him in better rents, and remarks that the people that would have the old law back don't want to give a man a decent chance to live.

In fact, I find a good many of my acquaintances among workingmen are acquiring this newfledged notion that living rooms ought to have sunlight, air, and other similar frills. It is well that friends of the old regime, of darkness and filth and twelve per cent, are taking prompt action, for we all know that notions among the tenement-house population are terribly persistent, once rooted.

HERBERT S. BROWN.

It is not for a moment to be supposed that any one of the pending bills relating to tenement-houses could possibly pass, if the members of the legislature can be made to understand the single appalling fact that not only do they do away with many of the most important improvements provided by the present tenement-house law, but that (by changing the definition of a tenement-house so as to exempt from the operation of the law buildings which contain less than five families), they would also, for persons living in these exempted buildings, destroy all the safeguards which have been created by legislation since 1867.

Bad as conditions have been during the past thirty-six years, these bills would actually make them infinitely worse for hundreds of thousands of families, and would, undoubtedly, raise the death-rate to what it used to be in this city, and entail upon our poor people the consequent aud inevitable illness and suffering that must accompany a high death-rate.

JOSEPHINE SHAW LOWELL.

I am utterly opposed to all the suggested amendments in the interests of those who desire to profit out of the tenement-house population. I believe that it is of the greatest importance that

the building of tenements in Brooklyn be rigidly regulated to prevent such results as are apparent in the Borough of Manhattan. Perhaps the law's greatest usefulness is in the prevention of the building of unhealthy and unsanitary tenement-houses. Here in Buffalo, with a population of about four hundred thousand, the evil is not supposed to have reached great proportions, yet recent investigations have disclosed the fact that there are over four thousand tenement-houses here, and that every provision of the tenement-house law, as it now stands, is being violated. The general sentiment in this city, I am quite confident, is in favor of stringent laws which shall prevent the possibility of such conditions as exist in New York.

WM. A. DOUGLAS.

BUFFALO, N. Y.

A large part of the people living in tenement-houses understand to-day the question of tenement-house reform better than is perhaps generally supposed. They know they have received great benefits, and they will back the people who go to the front to demand that further benefits be conferred rather than those who may think it expedient to concede some part of those already secured.

I believe that it can no longer even be maintained to be expedient to treat the question of the regulation of tenement-houses from any other point of view than the point of view of what a city, that wishes to be truly great, owes to itself.

No other point of view would, at any time, have been righteous, and I believe that to-day any other point of view is not even politic. Any substantial vitiation of the tenement-house laws by the present legislature will create indignation on the part of a great many people, tenement-house dwellers and others, against the present administration—a result which all friends of good government would have cause to deplore.

As long as Mr. Odell is Governor I believe that tenement-house reform is in no danger from its enemies. As to the days beyond the limit of his term of office, they may not be evil, or if they are we may be equal to it. Sufficient unto the day is the evil thereof.

F. NORTON GODDARD.

I have already spoken to my people in St. George's Church about the proposed change in the tenement-house law. I cannot, of course, claim the knowledge of an expert, but it seems abundantly evident to any ordinarily intelligent man that the changes proposed can work nothing but harm to those of our neighbors who are least able to defend themselves from extortion.

On the face of it, the proposed bill is an evidence of greed. We want more air. Human nature, taxed and strained as it is in the case of the wage workers in the great city, has not a fair show in the tenement-houses, even as under the present laws

they are built. No one who constantly visits the tenement-houses can doubt this. But more than that, it seems to me that that large class of investors who have accepted our present laws as a bona-fide expression of public opinion not likely to be altered, have proceeded to build under them, will have an injustice done to them, if others who are less scrupulous shall now be allowed to put up buildings which unquestionably would pay a larger percentage on capital invested.

The proposed law is as unfair to the honest investor as to the oppressed tenant. I should oppose it with all my strength. It is greedy, unjust, inhuman.

W. S. RAINSFORD.

There is just one reason for the attempts to alter, amend, and void the existing tenement-house laws.

There are many explanations, but back of them all the motive is greed. The present laws work no hardship, no injustice; they were intended not to oppress the property owners, not to deprive them of legitimately making proper revenues from their buildings, but to secure to the tenants what every rent payer is entitled to, light, air, and safety. Every amendment proposed since the passage of the tenement-house laws has had for its purpose the decreasing of the tenants' light, air, or safety, and the increasing of the revenues of those who are willing to sacrifice the lives and morals of the tenants that they might profit. The tenement-house situation has been investigated, legislated, tinkered, and commissioned for fifty years, always with too great consideration for the party of greed, and until the present laws were passed the conditions grew steadily worse.

Now that we have a law demanding fairly good conditions, not ideal by any means, there at once arise opponents who wish to destroy the good that will be done, who want to take God's air and light away from tenants and, careless of the suffering, crime, and death that will inevitably follow, ask the legislature to void this law.

WILLIAMS LANSING.

What people seem to have forgotten in the recent tenement-house discussion is that the present law is itself decidedly a compromise measure. The general opinion seems to be that we have now about as good a law as we can get, whereas the friends of the better housing movement realize very distinctly that the de Forest Law represents what it is possible to get at the present time, rather than any abstractly perfect legislation.

In our neighborhood, Greenwich Village, owing to the large number of old three and four-story buildings, the sanitary conditions are probably worse than in any other part of the city. To remove these buildings from inspection would mean their steady deterioration. Any amendment that proposes to remove

these small old dwellings from the jurisdiction of the Tenement-house Department would be a calamity for a large neighborhood, not only on account of the sanitary conditions that would follow lack of inspection, but also on account of the probable increase in immorality that would take place. To tamper with the present provisions of the law in regard to air, space, light, sanitation, construction, and inspection would be to menace the well-being of our neighborhood, which would be resented by every public-spirited citizen in this locality. We have found a widespread opposition to any of the amendments so far proposed, quite irrespective of political party or economic status. If concessions must be made to Brooklyn interests, our neighbors hope that such legislation will not affect this district.

MARY K. SIMKHOVITCH.

GREENWICH HOUSE.

The bills to amend the tenement-house law so far introduced in the legislature should stay where they are, in committee. Then, in my judgment, the local administration should introduce a simple bill to remedy any defects in the present law which the careful investigations of the department into existing conditions may have shown to be desirable.

As a whole, the tenement-house law has approved itself to an extent seldom, if ever, accorded to similar legislation in any state or country. It is fortunate that no amendment seems to be necessary for new six and seven-story buildings such as are being erected in Manhattan. In Brooklyn, the tenement-house population shuns tall houses, and the new law has somewhat restrained the erection of three and four-story tenements. The amendment of 1902 relieved the situation somewhat, and I am in favor of some additional modification along the same lines concerning size of courts in low buildings. This should encourage the building of low houses rather than tall ones and of shallow houses rather than of deep ones. (It is desirable to scatter the tenement-house population over as large an area as possible, and it is easy to see that a six-story tenement-house eighty-eight feet deep with apartments around a court may house four times as many families on the same lot space as a three-story house sixty-five feet deep with apartments running through from front to rear. It is not possible to secure all the desiderata of a home in any tenement-house. You cannot have both a large court and a large backyard.) The problem is to secure for the tenants the maximum of conditions which make for health, safety from fire, and domestic privacy, without forcing costs beyond the means of the average wage-earner. That problem must be solved by the friends of the tenement-house law and not by its enemies.

ALFRED T. WHITE.

It is no exaggeration to say that horror and consternation fill our minds over the attacks upon the tenement-house law in those monstrosities, the Everett, Wolf, Marshall, Matthews and Ellis bills, now pending in the legislature.

These are not really attempts to "amend" the present beneficent law; they are attempts to sweep out of sight the tenement-house law, which now safeguards the public health by its requirements for a minimum of light, air, and protection against fire.

As you know, our staff of trained nurses and lay workers has gone in and out of the tenements for the last nine years.

In that time we have become only too familiar with every hideous phase of the life of those who must toil, who must live near their work, and who are doomed by mercenary builders to live under conditions shocking to decency, dangerous to health, and against which they are so helpless that one would think this helplessness would excite pity even in the most hardened mind.

In these dark suites, permitted by the Ellis amendment, we have seen human beings dying of phthisis, diphtheria, typhoid, and other diseases which propagate in darkness.

In the three-story wooden tenements allowed by the Ellis bill we have seen our neighbors burned alive like rats in a trap, while those who would give help were helpless.

On hot summer days we have gone through the yards, where the unspeakably vile-smelling privy vaults and school-sinks allowed by the Marshall amendment pollute the air. Dozens of children have no other play-place. Do these people, whose children spend the summers at seashore or mountain, think of these things? Perhaps these very builders and proprietors are parents, and their own children are brought up in carefully chosen surroundings.

Can it be possible that, in this day of popular science, ignorance so gross and glariug can rule the hygiene of the cities? Can we afford to reproduce the sanitation of the Middle Ages in our citizens' surroundings? Surely self-protection alone, if nothing else, should force the defeat of these bills to breed disease, ruin morals, and enfeeble the children of our crowded quarters.

L. L. DOCK.

NURSES' SETTLEMENT.

I wish to express my entire concurrence in the statement that "the supreme folly of the authors of the numerous bills in attacking the vital features of the tenement-house law must now be apparent even to themselves." The Matthews bill, the Ellis bill and the others all have plainly written upon them the one word, Retrogression. For years and years the better element among our citizens have labored patiently and earnestly to improve the condition of the poorer class who are compelled

to live in tenement-houses. To bring up a family under tenement-house conditions decently and respectably is at best no easy task, but something has been gained, some of the worst evils have been abolished or abated, and the heavy burden of the poor has been made somewhat lighter. The bills now before the legislature, taken collectively, undertake to undo these results, to withdraw thousands of houses from sanitary supervision and protection, to permit a return to the old insalubrious and dangerous air-shafts, to allow unhealthy cellar-rooms to be occupied almost entirely underground and to increase the peril of fire for the inmates of such houses. The mere recital of these purposes is sufficient to insure their indignant condemnation. I cannot conceive for a moment that the legislature will lend an ear to those who bring forward such unheard-of propositions; nor do I believe that the citizens of the Empire State would hesitate to pass sharp judgment on any legislator who should lend himself to aid or abet such iniquitous designs against the public welfare.

FELIX ADLER.

OPPOSITION OF EAST SIDE ORGANIZATIONS.

No less emphatic condemnation of the proposed tenement-house law amendments found utterance Thursday noon, at a hearing in the City Hall given by Mayor Low to the East Side City Club. Twenty-four settlements, labor unions, churches, civic societies, and other bodies were represented by delegates, though hardly more than that number of hours had passed since the first notification of the meeting. Hundreds of thousands of signatures, it was announced, had been placed on petitions opposing inadvised amendment of the statutes.

Opposition was expressed for the East Side City Club, the Down Town Ethical Society, the People's Institute and a mass meeting at the University Settlement. The representative of the Janitors' Society was no more positive in his antagonism to the measures than the representative of the Voice of Labor, a socialistic organization which for the first time in its history had taken action on such a civic question.

"The tenement-house problem is at the root of all our problems," said one speaker. "It is back of tuberculosis, back of trachoma, back of the loss of family life on the East Side. In the halls of the tenements I have seen children imitate the gestures of the prostitute. It is not a matter of dollars and cents with us, but of life and morals."

Mayor Low informed those present that the Tenement-house Department is at work on a bill which would modify the law—advantageously. The administration, he assured those present, is opposed to any change that would affect the present law in a vital way.

SOCIAL SERVICE BY HARVARD STUDENTS.[1]

In his monograph, "Supervisory and Educational Movements,"[2] Dr. Jeffrey R. Brackett has presented a summary of the instruction given in charity and correction, at Harvard University, which accurately describes the growth and the present method and scope of this course of study. It began in the divinity school, in 1880, with a course of lectures on "The Ethics of the Social Questions," given by the Rev. Francis G. Peabody to students for the ministry. In 1884, it was carried over to the general university courses, to receive graduate students, seniors and juniors. Next year there were fifty students from five departments of the university. The attendance now averages nearly three times that number, the majority being seniors.

The class visits representative charitable and correctional institutions in Boston and the vicinity, and each member makes a personal study of some one of them, upon which he submits a written report. "There is in this department," wrote the instructor to Dr. Brackett, "a new opportunity in university instruction. With us it has been quite without precedent. It summons the young men who have been imbued with the principles of political economy and of philosophy to the practical application of those studies. It ought to do what college work rarely does—bring a young man's studies near to the problem of an American's life." Besides the three lectures each week, there are books to be read, and much stress is laid upon the preparation of reports of special researches twice in the year. These are painstaking studies on some special aspect of the general subjects bearing on the ethics of the family, of charity, of the labor question, of the drink question, etc.; are estimated as one-third of the year's work and are carefully supervised by the instructors.

This course of instruction in its results and influence is closely related to the charitable work undertaken by students of the university. Opportunities for philanthropic work have been rapidly expanding, and it is estimated that they now enlist the services of about twelve per cent of the students resident in Cambridge. During the year 1894-1895, the work was thoroughly systematized by means of the organization known as the Social Service Committee. This undertaking was begun by a movement of the united religious societies. In October, 1894, a meeting was held, at which President Eliot presided, and the presidents of the Catholic Club, the St Paul's Society, the Christian Association, the Oxford Club, and the Religious Union, all pledged the support of their societies to the new enterprise. It was a practical religious union among college men, which, as President Eliot said in his opening words, "is probably without parallel in the history of education." The Social Service Committee is a body of twenty-four students, together with an advisory board of professors, graduates, and other persons prominent in charity work. Charles W. Birtwell, secretary of the Boston Children's Aid Society, was at the outset chosen director, and has since served in that capacity. The Social Service Committee was assured of a suitable equipment for its activities, when, in 1898, the trustees of the bequest of Miss Belinda L. Randall voted $10,000 to the construction of the Phillips Brooks House to insure accommodations in that building for the committee, and voted $5,000 additional as a permanent fund. The director or his assistants holds office hours in Phillips Brooks House each week. Here he consults with men—both as individuals and as groups—taking into account the student's tastes, his intended business or profession, and the time at his disposal, and he advises from time to time those who are actually at work. Thus the office is a kind of clearing-house of philanthropy, receiving applications from young men who wish to serve, and receiving on the other hand applications from charitable institutions, and then adjusting the work to the man and the man to the work. Still the work

[1] This is the first of a series of articles dealing with social study and service carried on by students of different colleges. [2] See CHARITIES, vol. viii., page 332.

of the committee is largely administrative, one feature being the management of the entertainment troupes, which are referred to below.

The secretary of the Social Service Committee, Graham R. Taylor, has recently prepared a careful statistical account of the volume of philanthropic work done by Harvard students, and of the channels in which it is conducted. This investigation showed that 363 students, during the month of December, 1902, were actively at work in some organized charity—a census which did not pretend to include the many who render personal and occasional service to some church or other organization without the medium of the student organizations. "The absence of any flourish," says Mr. Taylor, "the quiet and unassuming way, the lack (which almost amounts to a serious hindrance in the effectiveness of the work) of institutional methods, the personal element in the work—these are the characteristics which give the work its charm to the observer. In fact, it is so much a matter of the personal life of those who engage in it—the personal contact of man with men in the ordinary and human affairs of a neighborly relation, that a sense of intrusion immediately besets the investigator."

Of the Harvard men who were known to be regularly engaged in volunteer social and philanthropic work during December, at least twenty-five were working in more than one organization. The societies, churches, and clubs to which they devote their services represent nearly the whole range of philanthropic effort. In some of these organizations Harvard students have entire charge, in others they comprise almost the entire working force, while in still others, as the Associated Charities and Social Settlements, they appear as friendly visitors or teachers.

T-Wharf Reading Room.

Of the religious organizations, the Social Service Committee excepted, the Young Men's Christian Association engages most directly and extensively in philanthropic work. It conducts annually a canvass of the freshman class for the solicitation of volunteer service, and assumes responsibility for the work

among the sailors at T wharf, in Boston, and for the lately instituted Harvard House. The St. Paul's Society, composed of the students belonging to the Episcopal Church, maintains the Sir Galahad Club, in the South End of Boston; and a group of boys' clubs at Brattle Hall, in Cambridge, an enterprise enlisting the efforts of thirteen students. The Sir Galahad Club, has a membership of seventy or eighty boys, and social and athletic work are the main features of the enterprise. Twenty Harvard men constitute the corps of helpers and are called the "faculty." They are divided into six groups, one group going to the club each week-day night. The Catholic Club and the Religious Union do not officially, as organizations, engage in the direction of social work, but members of each are doing volunteer social service of many kinds.

Harvard House, in East Cambridge, shelters an extensive system of clubs and classes. Boys' recreation clubs are supplemented by others having industrial features, such as chair-caning, sloyd, etc., men's clubs in politics, current events, and literature are planned. An interesting feature is the service of ladies of the faculty in connection with girls' clubs. A reading-room and small library are constantly used. Of the ninety-two engaged in the work, all are Harvard students.

Prospect Union, Cambridge, has attained special success in preparing for civil service examinations. Of the twenty-six teachers and leaders, twenty-three are students in the university. "The union has a twofold usefulness. On the one hand, any workingman living in or near Cambridge may, by improving its opportunities, acquire such knowledge and mental discipline as the circumstances of his lot have before made impossible to him. On the other hand, the student-teachers find that by teaching they, themselves, are taught. They get almost more than they give. They come to realize the debt of obligation the educated man owes to those less favored than himself. Each workingman member pays three dollars a year, or twenty-five cents a month."

Educational classes are likewise conducted by the Cambridge Social Union. The courses are open to both men and women, not to men only, as in the Prospect Union. The Social Union owns an excellent library and reading-room, and has organized boys' clubs, women's clubs, dancing, and dressmaking classes, an educational department and provides social entertainments in Brattle Hall. Its building at 42 Brattle Street is a center of growing activity. Of the 500 members of the union some 200 are registered in the educational department, the fifty classes of which are conducted, for the most part, by thirty-five Harvard students. The whole number of instructors is forty-four.

The Harvard entertainment troupes are larger this year than ever before, and are conducted in a business-like manner, with an efficient central management. Regular concerts are given in the hospitals, almshouses, reform schools, prisons, and asylums about Boston, and in the social settlements as well. Each troupe consists of a few musicians and a reader. It has been estimated that the aggregate monthly audiences to which the entertainments are given number 1,800 persons. At present there are forty-nine members of these troupes, all Harvard men, with another Harvard student as central manager.

A total of 233 Harvard students are thus engaged in philanthropic work for the management of which they are largely responsible, and which is almost entirely dependent upon their services. Volunteer service is rendered by 130 others to various churches and charitable agencies. Of these, fifty-six are engaged in the social work of the churches in Boston, Cambridge, and vicinity; twenty-eight are interested in the work of social settlements; twenty-four aid in the work of institutions for industrial training; fourteen are friendly visitors for charitable societies; and the remainder are engaged in the work of miscellaneous agencies.

A special form of work in which Harvard men rendered assistance was the distribution of coal to the poor of Boston during the recent period of severe cold. Their employment varied from clerical work in dealing with the applicants to driving the teams. This work centered at the Hale House. W. F. P.

FOR AMERICANS IN PROCESS.

SOUTH BAY UNION—THE NEW NEIGHBORHOOD TOWN HALL OF BOSTON.

In the vicinity of the upper part of the longest tenement-house street in Boston much interest has been shown in a vehicle—a vehicle surmounted by a large transparency which stated in bold type that meals are served for ten, fifteen and twenty cents in the South Bay Union, the new neighborhood town hall at the corner of Harrison Avenue and Plympton Street.

From the beginning the erection of this building by the South End House Association has caused much comment. A feeling of local pride was stirred with the digging of the foundation, for in the eyes of the neighborhood it was to be "our building." Some people have wondered why the building was erected with such utter disregard for space and the cost of land, for there is a fair-sized courtyard, which, though now a heap of mud and debris, will in time become a playground and flower garden.

The Union is an admirably planned structure that cost $45,000, and is situated in a tenement district with woodworking factories, piano factories and steam laundries in the near vicinity. Just opposite is the City Gymnasium, and the two buildings will supplement one another in meeting the social and physical needs of the neighborhood. The lot is nearly square and is situated on a corner with an alley at the rear. The Union was erected on the three sides of the quadrangle with a twofold purpose, to make the construction simple with short spans and to give sunlight and air in all the rooms. This plan makes it possible to carry out a cherished scheme of having a small inclosed garden plot, which in the hot days and close evenings of the summer may be a quiet bit of greenery in the city wilderness. In the space at the rear there are not only the gardens, but also the five courts and a covered shed for bicycles.

The various uses of the buildings enable one to group them on the different floors. Thus the basement is for men, with reading and club rooms and a workshop. The first floor is chiefly for women, with coffee room and noonday rest. The second floor is occupied by the great hall and the kindergarten, and on the top floor are the boys' and girls' workshops for the industrial schools.

An interesting part of the new undertaking is a model restaurant, the kitchens are furnished in modern fashion, with a huge oven that will cook for 300 people, and burns only two scuttlefuls of pea coal a day. At present the management is ready to feed 300 men, and also provides a room for women. The latter is connected with a room for recreation and rest, and girls are encouraged to bring their lunches, which they may supplement with milk, tea, or other beverages. As so many girls are employed in the steam laundries and come from other parts of the city, this is likely to become a popular place.

The Union was opened to philanthropic workers on January 29. Robert A. Woods, the head-worker at South End House, made all welcome, and the guests were conducted through rooms already fitted up for cooking, sloyd, modelling, and other forms of industrial training. An interesting class, carried on by the Arts and Crafts Society in connection with the Women's Residence of the South End House Association, has been transferred to the new neighborhood house. This is an effort to start a new industry, and girls are taught fine lacemaking, repairing, and laundering. They are paid $1 a day, and when the profits permit the wages will be increased.

The night following the reception to the profession, a reception to the neighborhood was given, when the real owners of the building entered into their heritage. On this occasion the Dramatic Club of the neighborhood presented David Garrick. The great hall will be used constantly for lectures, concerts, and all that goes to the education and wholesome recreation of a people. A roof garden is among the future plans.

The building is to be under the care

of the residents of the South End House, but much of the responsibility and expense will probably be assumed by the people of the neighborhood. This is the third building of the South End House Association. Since the establishment of a University Settlement in 1891, the members of the association have been conspicuous for their constructive work. Their thorough knowledge of conditions in the South End and the North End of Boston is shown by their publications—"The City Wilderness," and "Americans in Process."

South Bay Union.

Instead of massing all their forces at a single point, the workers have established separate centers of influence so as to attack the needs of the neighborhood from different quarters and at very close range. It is intended that the residence houses, with their home-like simplicity, shall always remain, focussing in themselves what is most vital in the settlement's influence; but the time arrived when the need of better facilities for the many organized neighborhood activities of the settlement became imperative.

Writing in the *Transcript* of this expansion, John M. Bates, Jr., said:

"Once upon a time South End House was to be found at a certain spot in the South End. To-day you find it spread all over that district, reaching every part, like a benevolent and sagacious octopus who should turn doctor and shine in his profession by means of his ability to feel many pulses at once. Only day before yesterday people assembled at the opening of a new building connected with the settlement. In Union Park? Oh, no, in Harrison Avenue, several blocks away, the center of a radically different population. You try to find Mr. Woods, the head of the house, after "office hours," and where is he? Entertaining a neighborhood club at his pretty little home in Bond Street, in still another center. The women's residence, over in East Canton Street, touches another pulse still. The house itself, now in Union Park, was formerly in Rollins Street, and all that the residents learned there is still theirs for use in their ever-widening field of accomplishment. Here, then, are five different points of contact, to say nothing of the settlement's interest in Marenholz House on Franklin Square (a residence for kindergarten students from Miss Wheelock's school), in the house in Bradford Street, where William I. Cole and Fr. Field have instituted social

work for the colored colony, in the old Franklin School Building in Washington Street, in the various home libraries and stamp saving stations, and in the public bathhouses and the gymnasium of the district.

"Now, all this is not simply expansion, though in eleven years the work has grown amazingly. Rather is it far-seeing, deliberate policy—a policy of decentralization. The reasons for such a policy shine forth in its results—a wider range of observation, a broader scope of sympathies, closer touch with the people, more complete specialization. Instead of one big institution trying to do a lot of different things in the same place—and practically at the same time—different things, that is, to meet the needs of the different types of its constituency—instead of this you find a lot of small institutions, each admirably suited to its own purpose, and within easy reach of its own smaller constituency. So, in short, the South End House Settlement is reaching out all around—to Back Bay and South Bay (whose waters used to meet sometimes at floodtide, just where the South Bay Union now stands), to Harvard and to the South End Industrial Club, to the lodging-houses and the tenements. And the result of its decentralization policy—like that of Oxford House in Bethnal Green—is endless flexibility. If any branch of the work ceases to be effective, or is duplicated by outsiders, it can be dropped. None so glad as the South End House residents would be to see factory owners provide luncheon places or manual training or the noonday rest for their employees—as many employers in this country and abroad have already done. The settlers would then turn at once to new efforts, which under this policy can be taken up at any time. There are no hard and fast lines of theory and accomplishment. The South End House movement is less a crystallized institution than a live, active, human force, always ready to adapt itself to new conditions."

NOTES OF AN AMATEUR WAYFARER.[1]

BENJAMIN C. MARSH.

Philadelphia has a Wayfarers' Lodge with a reputation, after its kind, much like Delmonico's. Why is it then that homeless men seem to avoid it, and what sort of man is it who has to be classed a tramp and homeless? To help answer this question I tried being one of them on several occasions, seeing things as best I might from their standpoint, and studying them at close range. Religious lodging-houses, common lodging-houses, missions, and police stations, were all visited and appreciated so far as possible from the standpoint of their regular patrons.

These places are of about the same grade as those in most large cities. Only three shelters in Philadelphia, besides the two lodges of the Society for Organizing Charity, provide a work test. Two of these require a fair measure of cleanliness and decency besides. The second and much larger class keep men week after week for a charge of ten or fifteen cents a night. Several of the religious institutions include a cup of coffee, bread and rolls for the amount of the lodging. In none is bathing compulsory. In one institution where I was informed that every man had to take a bath, the only tub was filled with cobwebs and broken glass. A third class combine a regular lodging-house business with a ticket business—strips of tickets being sold to the charitable, usually ten for $1, which they can give to applicants. Men claiming to be without money and applying to these shelters are actually told where to go and beg for tickets, so that ticket holders are naturally impressed with the number of homeless and hungry wanderers in the city. The tickets are

[1] It has been the plan of the Philadelphia Society for Organizing Charity to get acquainted with the men who come to its wayfarers' lodges, and to use the same methods of assistance with each individual which have proved successful with families. At the instigation of Miss Mary E. Richmond, the secretary, an arrangement was made with the University of Pennsylvania creating a special fellowship for the study of homeless men. One of the first undertakings was to become familiar with the inside workings of the missions and lodging-houses that shelter wayfarers of this sort; what was done is described in these notes. Mr. Marsh is now studying the life histories of something like 150 men to find reasons why they are out of work and homeless.

extensively sold to clergymen. A fourth class of institution is supported entirely by the ticket system.

I spent an October night at a so-called workingmen's industrial home. Applying at the door about 9.30 P. M., in my wayfarer's outfit, I asked whether I could sleep on the floor free, as I had no money and offered to work for my lodging in the morning. The man in charge said no, but I might beg five cents easily. I made an effort to beg the money, but was in a poor district and unsuccessful. Returning about ten o'clock, I offered them a nickel and was sent up stairs to pick out a place. Men were sleeping on the landings between the floors. Two rooms on the second floor about ten feet high, one eighteen by eighteen and the other eighteen by twenty, were occupied by more than thirty men, "five-cent floppers," as they are called. They were lying so closely together on the bare floor that it was difficult to find any place to stretch out. All of them were sleeping in their clothes and the stench in the rooms, which had no ventilation, was almost unendurable. A few of the men kept up a conversation till two o'clock the next morning. Some of the others were sleeping the sleep of the just—tired out. Two of them had recently come out of the House of Correction, and told of its management. Most of them were out of work, many by preference. "It's a disgrace," said one, "to work in Philadelphia, when you can get along so easily without doing a stroke."

WAYFARERS' LODGE OF THE PHILADELPHIA SOCIETY FOR ORGANIZING CHARITY.

There were no industries in this industrial home.

Another night in October was spent at a salvation army hotel. Before going there I tried begging money. The first individual gave me ten cents so readily that I returned it. Then I collected a nickel from each of three men in one block. At the barracks, which I reached

about half-past eleven o'clock, I told the officer in charge that I was "broke," but his supply of sympathy had run out. A workman offered to pay my lodging, a generosity which I accepted and agreed to repay later. This he refused to let me do. The bed to which I was assigned was an iron double decker. The linen and blankets were extremely dirty, the linen here being changed once a week. Several of the men around me were regular workmen, one earning $1.50, and another $1.75 per day driving, but they spent their money freely and never saved anything. One of the attendants was drunk and had a free fight with a lodger. The air was very bad. A man in my neighborhood remarked that it had been several weeks since he had had what might be called a bath. The men all said I could get work in Baldwin's or at Cramps', but all advised me to get back to the farm in Delaware, which I had said I had left. I told them I was out of money, and several offered to "set up" breakfast for me and give me a little money to get started home.

A Sunday night was spent at one of the most notorious resorts for beggars in the city. On entering the place I informed the clerk that I was "broke," and asked him whether he could not direct me to some one to give me money. He pointed to a man sitting in the room who could furnish me with a list of givers. Frank, as they called him, was partially drunk and reticent at first, but soon referred me to a rector near by who would give me tickets to the Samaritan Shelter and probably fifty cents besides if I would tell him I belonged to a certain church on Madison Avenue, New York, as he had given Frank the same before. The rector was absent, so I returned to my mentor. In the course of the evening he grew communicative and told me that most ministers in Philadelphia are "dead easy blokes," and if a man could "put up any kind of a front" and "talk a decently straight gait" he could get money. He cited several of his successful raids on the credulity and sympathy of prominent clergymen and business men, and promised to give me a more complete list the next morning. It is only fair to state that I had asked several people for money on a wealthy residence street early in the evening, and had been refused because they said I looked strong enough to be able to work. One of his chums told me that Frank lived in Philadelphia on what he "grafted," and is drunk a good part of the time. He is a good type of the intelligent beggar, short of statue and light of weight, with a general air of refinement and intelligence so that he easily passes as a former professor in the University of Pennsylvania. He has traveled extensively and knows a good many cities in New England where I also had been within a few months, and I found that he had imposed on several of my acquaintances. My bed cost fifteen cents. About 4 A. M. the air grew so foul that I went out into the streets. The saloons were open and men were beginning to gather. My friend gave me a further list when he got up and more details of the grafter's *modus operandi* in Philadelphia. By an ironical propriety, lodging-houses in Philadelphia are under the supervision of the inspector of nuisances. There are 106 cheap ones in the city, accommodating 4,643 lodgers.

A night in January was spent visiting lodging-houses and police stations. The superintendent at a mission shelter told me, about nine o'clock, that they were full, but that if I could come the next evening by half-past six o'clock I could get a free bed. He also referred me to streets where I could beg tickets. At a second mission religious services were just starting. A young theologue was "practicing." There were perhaps thirty men in the room. Two or three regulars gave their testimony and the superintendent of the mission delivered a tirade on selfish wealth. At the close, those of the men who had beds there went up to the dormitory and I asked for a bed and a bite. I fancy that the warmth with which I sang the hymns must have been noticed, for not having any vacant beds the young man gave me ten cents to get a night's lodging. I returned it, knowing the financial straits of most students. Next I visited several of the police stations. At the fifth I went into a cell and talked with some of the prisoners in others, but was kept so busy removing the vermin which were collecting on my over-

coat that I could not sleep and so left at 2 A. M. The saloons were open and some well filled with customers. Returning to the fourth station that I had visited, I was shown to a cell by the accommodating turnkey, but found it so full that I should have to lie on the floor. The night was mild, and there were only a few tramps in most of the station-houses that I visited. The officers all told me that they were forbidden to allow any one to lodge there, yet in only one instance had I any difficulty in securing accommodations, such as they were.

It occurred to me that it might be well to end the night, by way of contrast, at Wayfarers' Lodge on Lombard Street. Here I found 110 empty beds. In fact, at no time since my investigation began had the lodge been crowded. I had a bath, was given a clean night shirt and took at random a bed as comfortable as many had been in New England and New York hotels, for which I have paid $1. These, with supper and breakfast, are exchanged for from three to four hours' work. An effort is made to place men in work and to find for them the help most needed.

One Saturday night I adopted the suggestion of my friend Frank, put my arm in a sling, and started begging from door to door on some of the streets he mentioned. A note signed by my "mother" stated that she was anxious to have me get home as soon as I could get out of the hospital. With explanatory statements at each door, according to the person who answered the ring, I succeeded in securing $1.15 in about an hour. Another day I tried the "dodge" on some clergymen, but they would give me no money. Four tickets were secured in a short time, worth twenty cents each, entitling the bearer to supper, lodging, and breakfast at the mission described. These tickets are worth ten or fifteen cents for drinks at the saloons in the vicinity. A man can't very well sleep in more than one bed a night, and tramps seldom take thought for the morrow.

My visit to the Sunday breakfast association was the occasion of meeting many of my friends of the lodging-houses and police stations. About 800 men were in attendance; the leader said we had come for spiritual food. I asked several of the men around me whether we would have crossed the street if it were not for the breakfast, and they all agreed that we would not. The speaker for the day knew something of his audience, however, for he asked how many of the men had voted at the gubernatorial election, held during the week. Up went some fifty hands. "How many of you voted two or three times?" Taken by surprise, about twenty men raised their hands again. Breakfast consisted of two large rolls, a slice of corned beef, and all the coffee wanted.

Before the investigation was completed I had found out some things about the problems of homeless men and tramps. The citizens of Philadelphia are making it altogether too easy for them to get along by this system of free lodgings, indiscriminate giving, and misdirected religious activities. On the other hand, I had discovered why there were so few inmates of the Wayfarers' Lodge, and why many of the men for whom the lodge finds work show little or no inclination to take it.

Two conclusions were forced upon me by these experiences, conclusions that are simply in accord with the views of other charity workers:

First—Any beggar can pass a comfortable winter in Philadelphia without doing a stroke of work, just living by his wits and profiting by the folly of the public.

Second—To prevent this a few things should be done:

(*a*) The public should be enlightened as to the adequate provision already made for any man willing to work for it, should be encouraged to refer all applicants to the proper places for investigation, care, and treatment, should stand ready to help in this treatment with both money and service, but at the same time should be persuaded not to give money to any stranger on the street or at the door.

(*b*) Institutions such as I have visited and described should be induced by their supporters to provide some kind of work test, to cease selling tickets to be given away, and to make the bath compulsory.

(*c*) Cheap lodging-houses should be carefully supervised.

THE DUTIES OF THE INDIVIDUAL AND THE GOVERNMENT IN THE COMBAT OF TUBERCULOSIS.[1]

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By way of preface, I desire to state that I shall speak not only of the duty of the government but particularly of the duties of individuals, represented by the consumptives themselves, those living with them, the general public, the teachers, the clergy, the gentlemen of the press, and the philanthropists. I might be asked why I do not say anything of the duties of the physician. Let me assure you that the medical profession is fully aware of its great duties and responsibilities in this struggle against tuberculosis. Many of you have doubtlessly heard of the numerous interesting discussions in the various medical assemblies. The duties of the physician in this matter are, of course, of a specific character, and his curative and preventive measures in dealing with the tuberculosis problem have been amply discussed before medical audiences.

Whenever there is an enemy to fight we must know his strong and his weak points, and the more intimately we are acquainted with his strength and his weakness, the more likely we are to become victorious over him. Let us therefore consider for a moment the character and the peculiarities of the disease we are desirous to combat.

Pulmonary tuberculosis, or consumption, is a chronic, infectious and communicable disease, caused by the presence of the tubercle bacillus, or germ of consumption, in the lungs. The disease is locally characterized by countless tubercles, that is to say, small rounded bodies, visible to the naked eye. The bacilli can be found by the million in the affected organ. It is this little parasite, fungus, or mushroom, belonging to the lowest scale of vegetable life, which must be considered as the specific cause of all tuberculous diseases. This parasite not only gradually destroys the lung substance through ulcerative processes, but at the same time gives off certain poisonous substances called toxins which give rise to various, and often serious, symptoms.

The important symptoms of pulmonary tuberculosis are cough, expectoration (spitting phlegm), fever (increased temperature of the body, especially in the evening hours), difficulty in breathing, pains in the chest, night-sweats, loss of appetite, hemorrhages (spitting of blood), and emaciation (loss of flesh). In the matter expectorated it is often possible to find the tubercle bacillus with the aid of the microscope and certain coloring matters. It appears in the form of small, slender rods.

How may this germ of consumption enter the human system?

There are really three methods whereby this germ may enter; namely, by inhalation, that is, being breathed into the lungs; by ingestion, that is, being eaten with tuberculous food; and by inoculation, that is, the penetration of tuberculous substance through a wound in the skin.

Let us treat first the most frequent method of the propagation of tuberculosis, namely, that arising from the indiscriminate deposit of the tuberculous sputum. A consumptive individual, even at a period when he is not confined to his bed, may expectorate enormous quantities of bacilli. Now, if his expectoration, or spittle, is carelessly deposited here and there so that it has an opportunity to dry and become pulverized, the least draught or motion of the air may cause it to mingle with the dust, and the individual inhaling this dust-laden atmosphere is certainly exposed to the danger of becoming tuberculous if the system offers a favorable soil for the growth of the bacilli. By "favorable soil for the

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growth of bacilli" must be understood any condition in which the body is temporarily or permanently enfeebled. Such a condition may be inherited from parents, or acquired through alcoholism, or drunkenness, or other intemperate habits, through privation, or disease.

Besides the danger arising from carelessly deposited sputum, or spittle, the inhalation or ingestion of the small particles of saliva which may be expelled by the consumptive during his so-called dry cough, when speaking quickly or loudly, or when sneezing, must also be considered as dangerous for those who come in close contact with the invalid. These almost invisible drops of saliva may contain tubercle bacilli. Recent experiments in this direction have shown the possibility of infection by this means.

The next most frequent method of the propogation of tuberculosis is through the ingestion of the bacilli, that is to say, when the germ of consumption is taken with the food.

The third and much less frequent way of the cause of tuberculosis is the inoculation, or penetration of the tuberculous substance through the skin.

What should we do to stop the first and most frequent source of the dissemination of the bacillus?

A patient suffering from pulmonary consumption should know that no matter in what stage of the disease he may be, his expectoration, or spittle, may spread the germ of the disease if the matter expectorated is not destroyed before it has a chance to dry and become pulverized. The patient should, therefore, always spit in some receptacle intended for that purpose. It is best to have this vessel made of metal so as not to break. It should be half filled with water or some disinfecting fluid, the main thing being to make it impossible for the expectoration to dry.

In factories, stores, railroad cars, waiting rooms, court rooms, restaurants, saloons, meeting places, theaters, menageries—in short, wherever many people congregate—there should be a sufficient number of cuspidors well kept and regularly cleaned. They should be made of unbreakable material and have wide openings. If such measures are carried out, there will be no excuse for any one to expectorate on the floor and thus endanger the lives of his fellowmen.

When outdoors, the patient should use a pocket flask of metal, strong glass or pasteboard. There are numerous kinds of these in the market.

A handkerchief should never be used as a receptacle for sputum. Patients who are too sick to make use of light porcelain or aluminum cups, should have a number of moist rags within easy reach. Care should be taken that the rags always remain moist, and that the used ones are burned before they have a chance to dry. The paper spit-cups with their contents should, of course, also be destroyed by fire.

There will always be some consumptives who cannot be persuaded to use the pocket flask, for the simple reason that they do not wish to draw attention to their malady. The only thing for these people to do is to use squares of soft muslin, cheese-cloth, cheap handkerchiefs or Japanese paper handkerchiefs specially manufactured for that purpose, which can be burned after use. They should also place in their pockets a removable lining of rubber or other impermeable substance which can be thoroughly cleaned. This additional pocket could be fastened to the inside of the ordinary pocket by clamps, and would thus be of no inconvenience to the patient. A pouch of vulcanized rubber or an oriental tobacco-pouch may be used in place of the extra pocket of impermeable material.

The danger of dissemination of the bacilli through the so-called dry cough is relatively small; we should, however, nevertheless, insist that the patient hold a handkerchief before his mouth or nose when he coughs or sneezes. The consumptive should be advised to carry two handkerchiefs with him, one to hold before his mouth and to wipe it with after having expectorated; the other to use only to wipe his nose. By being careful with the use of his handkerchiefs, the danger of infecting his nose and bronchial tubes will be materially lessened.

All soiled linens (sheets, pillow cases, underwear, napkins, handkerchiefs, etc.) used by the consumptive should not be handled more than necessary, but should

be placed in water as soon as possible after removal from the bed or body. It is better to wash these articles separately, and only after having been thoroughly boiled should they be put with the common laundry. Whenever it is not possible to carry out these precautionary measures in their entirety, one should strive to follow them as far as it is in one's power.

Against the danger from infection through tuberculous food we will say that whenever one is not reasonably certain that the meat he eats has been carefully inspected and declared free from disease germs, it should be very thoroughly cooked. By this means one is certain to kill all the dangerous micro-organisms. Against the sale of tuberculous milk, there are very excellent laws in some states of the union which are rigorously enforced. In some, the laws are less good, and in some there are no laws at the present time. In justice to farmers and dairymen it must, however, be said that there are many who do their very best to protect themselves and their fellowmen from the danger of tuberculosis. They have their cows tested regularly, destroy the animals which are found to be tuberculous, and keep their stables and utensils for milk as clean as possible. Unless one can be reasonably sure that the cows from which the milk is derived are healthy and not tuberculous, the milk should be boiled or sterilized before use, especially when it is intended as food for children. Milk obtained from stores and from milk peddlers should invariably be submitted to boiling or sterilization. When milk is kept slowly boiling for five minutes, all the bacilli are killed, and the same result is obtained by the sterilizing process; that is to say, to keep the milk heated for at least half an hour at a temperature of about 70 degrees centigrade or 160 degrees Fahrenheit. There are now in the market a number of cheap and practical apparatuses for sterilizing milk which can be obtained at almost any drug store.

Raw fruit bought from the push-cart man, or, for that matter, derived from any other source, should be washed, peeled or cooked before being eaten.

There is another possibility whereby the germs of consumption may enter our stomach or intestines, namely, through kissing the consumptive, or using utensils which have been soiled by the saliva of the patient. Therefore, the consumptive should never kiss, no matter whom, on the mouth, and children should be taught not to allow any one to kiss them except on the cheek or not at all. Tuberculous patients should have their own drinking glasses, spoons, forks, etc.; or at least, all table utensils which have served the tuberculous patient should be sterilized in boiling water after use.

It is, of course, also possible that the consumptive may contract intestinal tuberculosis when he, out of false modesty, swallows his expectoration. He should also remember never to touch food before having washed his hands very thoroughly. Even with the greatest care it is possible that he may have soiled his hands with tuberculous expectoration.

Inoculation, or the penetration of tuberculous substance through the skin, happens perhaps most frequently through injuries received while cleaning nickel or chipped glass or porcelain cuspidors which have been used by consumptives. It is also possible for the bacilli to enter the circulation if the person cleaning the spittoons happens to have a wound or open sore on his hands. Persons intrusted with the care of the spittoons in a private home or an institution for consumptives should wear rubber gloves while cleaning these vessels. At times the patient may inoculate himself by placing an accidentally injured finger in his mouth, or by carelessly soiling an open wound with his expectoration. Physicians, students of medicine or veterinary science, butchers, etc., are also exposed to the danger of wounding themselves with instruments which may have come in contact with tuberculous matter. Extreme care is the only remedy for all persons thus exposed. If one has been unfortunate enough to receive injury and tuberculous inoculation is feared, the best thing to do is to let the wound bleed freely, wash it thoroughly with water that has been boiled, with a five per cent solution of carbolic acid, or with pure alcohol; dress the wound with a clean rag dipped in any of these liquids, and seek as soon as possible the advice of a physician.

I have thus far only spoken of tu-

berculosis which manifests itself in the pulmonary form, that is to say, consumption of the lungs, of intestinal tuberculosis, that is to say, consumption of the bowels, and tuberculosis of the skin, or lupus. But you must know that every organ in the body, such as the throat, the bones, and the covering of the brain and spinal column, are also not infrequently invaded by the tubercle bacillus. In the latter form the disease is technically called tuberculosis meningitis.

After all that you have heard so far of the contagiousness, or rather the communicability of tuberculosis, and consumption in particular, I do not wish you to think that a breath in the atmosphere accidentally laden with bacilli would certainly render a healthy individual consumptive, or that by a swallow of tuberculous milk, or a little injury from a broken cuspidor, one must necessarily become tuberculous. The secretions of our nasal cavities, doubtlessly also the blood, and the secretions of the stomach of the healthy individual, have bactericidal properties; that is to say, they kill the dangerous germs before they have a chance to do harm. Therefore, the healthy man and woman should not have an exaggerated fear of tuberculosis, but they should, nevertheless, not recklessly expose themselves to the danger of infection.

But who are the individuals who must be particularly careful so as not to be attacked by the almost ever present tubercle bacillus?

There are four classes: First, those who have a hereditary predisposition to consumption; secondly, those who have weakened their system and thus predisposed themselves to consumption by the intemperate use of alcoholic beverages, by a dissipated life, by excess of all kinds, etc.; thirdly, those whose constitution has been weakened through disease—for example, pneumonia, typhoid fever, smallpox, measles, whooping-cough, syphilis, influenza, etc.; fourthly, those whose occupations, trades or professions, such as printing, hat-making, tailoring, weaving, and all occupations where the worker is much exposed to the inhalation of various kinds of dust, have rendered them particularly liable to consumption.

Before I proceed to give you a few of the essential points how to overcome such a predisposition to consumption, let me answer the question: "What about those who have a so-called hereditary consumption?" Permit me to say that the popular notion concerning hereditary consumption is in my humble opinion absolutely erroneous. Consumption has perhaps never been inherited either from the father or the mother, but the child has usually been infected by its well-meaning but ignorant consumptive parents after birth. The mother has kissed the child, taken it into her bed, allowed it to use the same spoons and utensils which she has used herself, and thus unconsciously has conveyed the disease to her infant. Through kissing and caressing a consumptive father, the child may also be infected; or again, either the one or the other parent may have been careless with their expectoration, may have spat on the floor where the child plays. It must be obvious to any thinking individual that if such uncleanly habits of the father or mother prevail the healthy born child is not liable to remain healthy long.

I have said that consumption is not hereditary, and children born of consumptive parents need not necessarily contract the disease. I, myself, have seen children of a consumptive parent grow up to be strong men and women. But their parents were not only careful, clean and conscientious; they were also aware that, while they did not transmit consumption to their children, they have transmitted to them a tendency, or predisposition, to this disease. This hereditary predisposition is, however, a condition which can be overcome by judicious training, proper food, plenty of outdoor exercises, and the avoidance of all excesses. Every predisposed individual should dress sensibly and according to the season. Never should they wear garments which restrict circulation or hinder the free physiological function of the chest or abdomen. Tightly laced corsets, tight neckwear, tight shoes, are all pernicious and particularly dangerous to the individual predisposed to tuberculosis.

A predisposition, whether inherited or acquired, may be explained as a peculiar weakened state of the system which offers

a favorable soil for the growth and multiplication of the germs of consumption. I have already said what should be the duty of the parents if they are themselves consumptive and fear to have transmitted to their offsprings a predisposition to the disease. Concerning alcoholism and other intemperate habits, which are so often the forerunners of consumption, I desire to speak plainly. I do not wish to appear to you as a temperance lecturer, condemning all and everything which does not subscribe to the doctrines of the temperance party. I consider alcohol a medicine, at times indispensable in the treatment of certain diseases; but liquor as a beverage is never useful and nearly always harmful. Alcoholism must be considered the greatest enemy of the welfare of a nation, the most frequent destroyer of family happiness, the cause of the ruin of mind, body and soul; and certainly the most active co-operator of the deadly tubercle bacillus.

To combat alcoholism (drunkenness or intemperance), education above all is required. Extreme prosecution and fanatical laws will do little good. From early childhood the dangers of intemperance and its fearful consequences should be taught. In schools and at home the drunkard should be pictured as the most unhappy of all mortals. While the very moderate use of feeble alcoholic drinks, such as light beers, may be considered as harmless to adults when taken with their meals, alcohol should never be given to children, even in the smallest quantities. In families in which there is a fear of hereditary transmission of the desire for strong drink, even the mildest alcoholic drinks should be absolutely avoided. It would also be best if all people so predisposed, or who may have acquired only the occasional desire for drink, would never smoke, for experience has taught that attacks of dipsomnia (periodical sprees) are often caused by an excessive use of tobacco. The young man starting out in life should take with him the moral training which will enable him to be a gentleman, and be considered a polite gentleman, though he absolutely refuses ever to enter a liquor saloon in order to treat or be treated to drink. It is this treating habit—alas! so prevalent in our American society—which has ruined many a young man and made him a moral and physical wreck. The creation of tea and coffee houses where warm, non-alcoholic drinks, including bouillon, are sold in winter and cool ones in summer, are to be encouraged. It would be of additional advantage if some of these houses could also offer healthful amusements for old and young. Temperance societies, which through tactful and intelligent propaganda help to combat the fearful evil of alcoholism, should receive encouragement from everybody.

There is another point in regard to alcohol and tuberculosis I wish to emphasize, and that is the idea that alcohol is a remedy or even a specific remedy for consumption. There has never been a greater mistake made. Alcohol has never cured and never will cure tuberculosis. It will either prevent or retard recovery. It is like a two-edged weapon; on one side it poisons the system, and on the other side it ruins the stomach and thus prevents this organ from properly digesting the necessary food. Truly pathetic are the results of this erroneous doctrine in the families of the poor, where instead of procuring good nourishment for the invalid, liquor has been brought in far too large quantities, so that often there was not enough money left for food for the sufferer nor for the other members of the family.

The individual enfeebled by disease, such as typhoid fever, grip, etc., should lead a particularly careful life and avoid crowded meeting places and all localities where the air is vitiated and where he is in danger of coming in contact with careless or ignorant individuals who expectorate everywhere. Men who have a trade, such as printers, tailors, bookkeepers or other workers whose occupations are more or less predisposing to tuberculosis, can render their work relatively healthful by leading a sober life and, when not at work, spending as much time as possible in the open air, by breathing deeply and keeping the body in a thoroughly good condition through regular bathing and judicious exercise.

I have taken for the title of my address to-night "The Duties of the Individual and the Government in the Com-

bat of Tuberculosis," and I believe I have said all I could in the brief space of time allotted to me of the duties of the consumptive, of those living with him, of those who are in favor of becoming consumptive, and of the parents who may have transmitted to their children a predisposition to the disease. The duty of the individual who is not included in these four classes is to make himself acquainted with the facts stated. Everyone, whether he is consumptive, or lives with consumptives, or has nothing whatsoever to do with consumptives, should know the few principal sources for the propagation of the disease and the means to combat them. It should be known to everyone that consumption is an infectious, communicable, preventable, and curable disease, and that in the earl stages the cure is often accomplished as many as seventy-five to eighty-five times out of a hundred. What is most interesting to know is that this cure can not onl be accomplished in California, or Colorado, but also in our own home climate; not, however, by quacks and patent medicines, but by the scientific and judicious use of fresh air, sunshine, water, abundant and good food (milk, eggs, meat, vegetables, fruit), and the help of certain medicinal substances when the just-mentioned hygienic and dietic means do not suffice in themselves to combat the disease.

The thorough and constant supervision of the pulmonary invalid, the immediate intervention when new symptoms manifest themselves or old ones become aggravated or do not disappear rapidly enough, the prescribing of proper food and drink, can only be done by the thoroughly trained physician, either in the home of the patient or a properly conducted sanatorium.

Before proceeding to point out to some individuals their special duties in the combat of tuberculosis, I would like to say a word which applies to all. On everyone with the knowledge of the prevention of consumption, knowledge which he may have possessed already or which I may have been fortunate enough to convey to him, I think it my duty to impress the fact that he can do something toward the combat of the disease.

If you are in the presence of a consumptive who is not yet under medical care, teach him what you know of the prevention of the disease and advise him to seek the counsel of a competent physician. If he is too poor to pay for a consultation, and too proud to ask it for nothing, tell him to apply to the health department, which will send him one of its physicians without cost. No tuberculous invalid, no matter in what stage of the disease, whether living in a palace or in the poorest tenement house, should be without a medical adviser. If you meet a consumptive who is ignorant of the precautions he should take, do not shun him like a leper, but treat him with kindness, and convince him that whatever he does to prevent the spread of the disease among others will also improve his own condition and increase the chances of his recovery. Let me tell you that a clean, conscientious consumptive is as safe a person to associate with as anybody. If in your daily life you can influence others to make themselves familiar with the necessary knowledge of the prevention of tuberculosis, do so! If through your influence, your words and example, you can combat this fearful curse of our nation—alcoholism—I beseech you, do your duty.

Some individuals have, by virtue of their calling, a special duty to perform in the combat of tuberculosis. Of these I mention first the teachers of the public schools, the clergymen, the editors of the public press, employers and philanthropists.

The teachers of our public schools should not only be familiar with the ordinary methods of preventing the spread of the disease, preach and practise in their classrooms ample ventilation; but they should also be familiar with the general appearance of the tuberculous child, so that they may call the attention of the school physician or the parents to the condition of the pupil. It should be known that bone and joint tuberculosis is most frequently manifested in childhood. The early symptoms of tuberculosis of the bones and joints show themselves in the lameness and easy tiring of the arms or legs affected. If the spinal column is affected, the symptoms will

depend upon the location of the vertebræ which is attacked by the disease. Scrofulosis, which is only a milder form of tuberculosis, and which is even more frequent than bone tuberculosis in children, is easily recognized. The scrofulous child is usually pale with flabby skin and muscles. The glands around the neck are swollen, and skin disease, sore eyes, and running ears are frequent symptoms. The little patient usually manifests a phlegmatic condition, but we may also find some that are nervous and irritable. The latter often have a peculiarly white, delicate skin, which makes the veins visible. Fever may be observed in some children. In view of the happily very curable nature of scrofulous affections, the importance of the early recognition and of the timely and judicious treatment, is, of course, self-evident. This scrofulous condition may be either inherited or acquired. The hereditary type comes from parents who are scrofulous, tuberculous, or syphilitic. It has also been proved that when one or both of the parents were alcoholics, that is to say, addicted to the chronic use of intoxicants, their offsprings have become scrofulous.

All this shows how dangerous it is for weakly and sickly persons, or those afflicted with any of the above-mentioned diseases, to marry and have children before being completely restored to health. We wish to state again that all these diseases can be cured by timely medical treatment. To be cured from alcoholism, the physican's help is not always necessary. In most cases it requires only the earnest and honest endeavor to abstain.

The principals of schools should make it their duty to incorporate in the curriculum of all classes gymnastics and outdoor exercises and play. The mental development of our children, valuable as it is, should never be pushed to the detriment of their physical development and well being.

The clergymen, too, should inculcate these ideas into the minds of the people under their charge, and they, too, should feel pride in having their churches hygienically constructed and well ventilated. Fixed carpets should not be used in places of worship where so many people congregate. Catholic priests in charge of large congregations may do well to follow the example of the great Roman divine, the Bishop of Fano in Italy. In a circular recently issued by him, he asks the priests of his diocese to comply with the following rules:

(1) In every church, the floor must be regularly cleaned with sawdust, saturated with a strong sublimate solution. This thorough cleaning should take place particularly after holidays when great masses of people have visited the church.

(2) Every week all ordinary chairs and confessional chairs must be thoroughly cleaned with moist rags.

(3) The grate of the confessional chairs must be washed every week with lye and then polished.

It might be of advantage if such articles of adoration as crosses, statues, or, as in Greek churches, pictures, which are often kissed by devout Catholics, be included in the periodic disinfection. Kissing the Bible when taking an oath should be discouraged by jurists and divines.

Ministers of all denominations should consider it beneath their dignity to allow their names to be used to advertise patent medicines and other secret remedies. I am convinced that if they were aware of the fact that many of the advertised patent remedies contain as much as thirty and forty per cent of alcohol and often other dangerous ingredients, they would refrain from indorsing the use of medicines of whose composition they have not the least idea. Neither should religious newspapers lend their columns to the advertisement of nostrums and patented remedies of all sorts. It is to be regretted that patent medicines are also not infrequently recommended by statesmen and legislators. Their personal indorsement of this or that secret remedy, given without forethought and perhaps even with good intentions, has often done irreparable harm to the sufferers.

Of the duties of the public press in this fight against the "great white plague," the most formidable disease of the masses, I cannot speak earnestly enough. Our daily and weekly papers have already done much good in disseminating knowledge regarding the prevention of consumption. By continuing to spread the literature of the various associations and committees on the prevention of tuber-

culosis as a disease of the masses, they do perhaps more than any other agent.

Unfortunately, the public press serves also for the advertising of the many "absolutely sure consumptive cures," which are from time to time put on the market by unscrupulous quacks. I am nevertheless sanguine enough to hope that in time the better class of newspapers will, in the interest of the community at large, no longer extend the hospitality of their columns to such dangerous advertising matter, especially when it is protested against by the intelligent reader. How many poor consumptives have lost their last little reserve fund by giving everything they had for a dozen bottles of the "sure and quick cure," only those who come much in contact with them know. How unscrupulous some of these charlatans are in their method of procuring certificates of cure, which they then publish as bait to the unfortunate help-seeking sufferer, is something which can hardly be believed. Let me tell you of one instance: A poor woman in the last stages of consumption came to me seeking advice. When asked for the name of her former medical attendant, she confessed that she had been treated for a number of weeks by a quack concern, and now, her means being exhausted, she was made to understand that they would not continue to treat her unless she would give them a certified testimonial that she had been thoroughly cured of her disease, which had been pronounced an advanced case of consumption by prominent physicians. This poor sufferer had not derived any benefit whatsoever from the treatment, and as a result her conscience would not permit her to become a partner to such a fraudulent procedure.

Some of these unscrupulous concerns resort to absolute fraud to beguile the public by using the name of the great scientist and benefactor, Prof. Robert Koch, of Berlin, as though he were associated with them in their business and treatment. They advertise his picture beside that of an individual with a similar name, and are heading their advertisements as "Professor Robert Koch's Cure." While the medical profession at large was, of course, aware of this evident fraud, the public did not seem to be, and in order to be able to give an official denial of any such connection, a member of the Committee on the Prevention of Tuberculosis of the Charity Organization Society of New York City wrote to Prof. Robert Koch of Berlin, Germany. The professor's answer was a lengthy one and full of indignation, and I will give you only the substance of it. He says that the alleged "lung cure" of Dr. Edward Koch, or under whatever name this system of treatment may be presented to the American public, is a very base fraud, and that he, Geheimrath Professor Dr. Robert Koch, has no relations whatsoever with Dr. Edward Koch, with any other individual who may be connected with this concern, nor with any of its methods of treatment; neither has he ever had any relations with the same. He hopes that the committee on the prevention of tuberculosis may be successful in putting an end to this base and fraudulent concern. This is to be particularly desired in the interest of the many poor consumptives who have been deceived by the use of his name in connection with the so-called Koch's Consumption and Asthma Cure.

There are numerous other concerns which put their secret consumption remedies on the market and resort to all sorts of illegitimate means to make people believe that their "cures" are endorsed by the profession. Some claim to have the endorsement of the British Congress on Tuberculosis, others to be members of that congress; some even resort to most cunning means to make it appear that members of the tuberculosis committee of the New York Charity Organization Society endorse their treatment. These remedies, when not harmful concoctions, are sometimes commonplace medicines subscribed daily by the profession. One firm puts up the prescription for a tonic given by a certain Vienna physician, styling this physician "Professor."

The misuse of the name of this committee and of some of its members has become so intolerable that the following resolutions were adopted recently by the committee, and the lay press has been requested to give them the largest possible publicity:

Whereas, It has come to the knowledge of the Committee on Tuberculosis of the Charity Organization Society that many so-called specific medicines and special methods of cure for tuberculosis have been and are being exploited and widely advertised, and

Whereas, The advertisements of some of these cures have made such reference to the Tuberculosis Committee of the Charity Organization Society, or to some of its members, as to create the inference that this committee, or its members, recommend or advocate the use of many such so-called specifics or special methods of cure for pulmonary tuberculosis, or consumption; and

Whereas, There is no specific medicine for this disease known, and the so-called cures and specifics and special methods of treatment widely advertised in the daily papers are in the opinion of the committee without special value, and do not at all justify the extravagant claims made for them, and serve chiefly to enrich the promoters at the expense of the poor and frequently ignorant or credulous consumptives; therefore,

Resolved, That a public announcement be made that it is the unanimous opinion of the members of this committee that there exist no specific medicine for the treatment of pulmonary tuberculosis, and that no cure can be expected from any kind of medicine or method except the regularly accepted treatment, which relies mainly upon pure air and nourishing food.

To break the nefarious trade of the man who deals in "sure and infallible" consumption remedies, to stop the practice of the man and woman who claim to be able to diagnose and treat consumption by letter, the Christian scientists, the faith curists, who ridicule preventive measures and the laws of cleanliness and hygiene—which are the laws of God—but who, as a token of faith, demand their fees in advance; we have but one weapon, and that is education—education by a conscientious press, the clergyman and the teacher.

Factories, workshops, stores, offices, etc., should be sanitarily constructed and well ventilated, but besides this there are other things which the employer can do in the combat of tuberculosis. In factories, workshops, stores, offices, etc., there should always be a sufficient number of spittoons, preferably elevated and of unbreakable material. Wherever such precautions are taken and some conspicuous signs, forbidding expectorating on the floor, put up, and if necessary, making it punishable by law, promiscuous spitting will soon cease, and an important point in the combat of tuberculosis will be gained.

All employees, men and women, of whatever class, should be allowed ample and regular time for their meals, which should never be taken in the workshops. Lastly, employees should not be overworked. There should be reasonable hours for all, so that the laborer may enjoy the bodily and mental rest which is essential to the preservation of health. The germs of any disease, but particularly those of tuberculosis, will always find a more congenial soil for development in an overworked and enfeebled system. Child labor, that is to say, the employment of children under fourteen years of age, in factories, workshops, mines, etc., should be prohibited by law. The child is more susceptible to tuberculosis than the adult, especially when its delicate growing organism is subject to continued physical strain. That there are still sections in our country where child labor is permitted to exist, is one of the saddest and most disgraceful blots upon the fair name of our nation.

It is hardly fair to speak of the duty of the rich as philanthropists, for philanthropy is a voluntary act, and the rich man cannot be compelled to give some of his wealth to his less fortunate fellowmen. Still less have we a right to dictate to a millionaire how to dispose of his wealth though he may be philanthropically inclined. This country has, nevertheless, a right to be proud of many of its rich men and women, and I am the last to underestimate the fortunes which have been given to the various educational and religious institutions by our Carnegies, Rockefellers, Vanderbilts, Morgans, Piersons, Schiffs, our Helen Goulds, Phœbe Hearsts, Emmons Blaines, etc., but it is natural that those of us familiar with the needs of the consumptive poor in this country should look for help in solving this difficult tuberculosis problem to the large-hearted American men and women who make such noble use of their wealth. There are now, perhaps, plenty of libraries and colleges, and even general hospitals, everywhere; but there is a scarcity of public baths, which should, at a moderate price, be at the disposal of the people every day, winter and summer, and for some hours in the evening. There is a scarcity of decently-kept places of

amusement, open all the year, where the laborer and his family may spend a pleasant Sunday afternoon and partake of non-alcoholic drinks. There is a scarcity of hospital and sanatorium facilities for thousands of poor consumptives who could be cured if only taken care of in time. Sanatoria for consumptive adults, as well as seaside sanatoria for scrofulous and tuberculous children, are a crying and urgent need for the majority of our large American cities. The more consumptives we cure, the more breadwinners we create, and the fewer people will become burdens to the communities. As the conditions are now, in most of our cities and towns, the majority of consumptives are doomed to a certain and lingering death; and if they are careless or ignorant of the necessary precautions they will infect some of their own kin and neighbors.

There are from ten to fifteen thousand consumptive poor in New York City and there is hardly hospital and sanatorium accommodation for one thousand. The remainder are not treated at all, or receive what treatment is possible in the home of the poor. Recent statistics, compiled by the department of health of the city of New York show that during the past year 1,750 consumptives, who were finally received and have died in the public hospitals, had been homeless. They had slept in cheap lodging-houses, hallways, or wherever they could find shelter for the night. Thirty-seven of them were found dead in such places. What do these many homeless cases mean when viewed as sources of infection? This must give food for thought to statesman, sanitarian and philanthropist alike.

Would that I could take some of our philanthropic friends to our densely crowded tenement districts and show them there the suffering of mind and body of the poor consumptive who must die, not because his disease was incurable, but because there was no place to cure it. I am convinced that if our generous and wealthy fellow citizens would but see for themselves these conditions, instead of more libraries, universities and colleges, we would soon have better tenements, more playgrounds and parks for children, and an abundance of sanatoria and hospitals for our consumptive poor.

A few more gifts, such as recently bestowed by Charles M. Schwab in the shape of an extensive and beautiful playground to the children of New York, and by Henry Phipps, in the shape of a tuberculosis institute for Philadelphia's consumptive poor, will work wonders in the reduction of the mortality from tuberculosis.

Concerning the recent magnificent donation of Mr. Rockefeller of seven million dollars to search for a specific medicine to cure consumption, I could wish that the University, respectively the city of Chicago, which is the recipient of the gift, were allowed to use the greater portion of these millions for the purchase of the worst tenements in that city and the erection of model houses for the laborer in their stead; for the establishment of a few playgrounds, for public baths, and last, but not least, for the establishment and maintenance of sanatoria for the poor and moderately poor consumptives.

It remains only for me now to speak of the duties of the government. First, what is the duty of the local or municipal government in the combat of tuberculosis as a disease of the masses?

Each city should have an efficient committee on tuberculosis composed of a number of general practitioners, health officers, and trained charity workers. This commission should have its offices in a building connected with a special dispensary for tuberculous patients. Each case applying should be carefully examined for the following purposes:

(1) To determine the applicant's condition by medical examination.

(2) To visit his home if he has been found tuberculous, and to institute such hygienic measures as seem necessary (distribution of pocket spittoons, disinfectants, etc., gratuitously if the patient is poor).

(3) To examine the other members of the family, in order to find out if any of them have also contracted the disease, and, if so, to counsel proper treatment.

(4) To report in full to the sanitary authorities concerning the condition of the patient's dwelling. Its renovation or even destruction may be imperative when it is evident that tuberculosis has become "endemic" there, owing to the

condition of the soil or to other sanitary defects.

(5) To determine the financial condition, whether the patient is or is not able to pay, and whether or not by his being taken to an institution, the family will become destitute.

If the latter should be the case, it would be necessary for provision to be made in some way for the family. In many cases a letter of inquiry sent to the former medical attendant of the patient would materially aid in the work of the investigating committee.

Any individual should have the right to present himself for examination, and every physician should be at liberty to recommend any person for examination to the board of his precinct or district.

Every city should, of course, have an efficient health department, a building department, tenement-house commission, street-cleaning department, and a board of education, all of them combining to render the city as sanitary as possible and thus combatting centers of contagion of tuberculosis and other diseases, keeping our streets as free from dust, filth and smoke as possible, preventing the construction of unsanitary, unsafe dwellings and the overcrowding in homes, sweatshops and factories, and making of the public schools where our children dwell so many hours models of perfect ventilation and places for true intellectual and physical development, thus furthering the physical and moral welfare of the entire community.

Our state legislators should do their utmost to enact such laws as will secure always proper ventilation and light in public and private buildings. How necessary such laws are, you will believe when I tell you that there are in Manhattan over 200,000 and in Brooklyn over 125,000 dark interior rooms without a window of any kind and having no means of light and ventilation. Such attempts as are now before the New York legislature to cripple the work of the tenement-house commission and allow greedy contractors to continue to erect tenements without light and air, veritable breeding places of consumption, should receive the just condemnation of every citizen in the land.

Another feature in the combat of consumption, which to my mind has been somewhat neglected, is the prevention of tuberculosis among animals, for notwithstanding Professor Koch's recent declaration at the tuberculosis congress in London, there is still too much evidence of the possibility of the transmission of tuberculosis from the bovine to the human race. If I am rightly informed, there is an amendment proposed by the Live Stock Association which would enable them to keep cattle in transit for forty consecutive hours without food or water. From an unsigned letter to the editor of the *Evening Post,* of January 29, I quote as follows: "The law as it now stands—depriving the unfortunate animals of those necessities for twenty-eight consecutive hours, through summer's torrid heat and winter's chill—is inhuman enough. To extend this limit of endurance would, indeed, stamp us as a barbarous, disgraced nation, not only in the eyes of the world, but what is worse, in our own estimation. The greed which would tempt a $600,000,000 organization to impose such a national inhuman stigma should call for loudest condemnation from the government, from the press, and from individuals."

Let me add that we should not forget that close proximity of diseased and healthy individuals, lack of air and food, and other privations, are causes of the propagation of tuberculosis, not only among men but among animals as well, and that consumptive cattle may give consumption to man.

State boards of health should receive ample appropriation to combat tuberculosis among men and animals and be helpful in creating state sanatoria and agricultural colonies for consumptive adults and seaside sanatoria for scrofulous and tuberculous children; also special hospitals and tuberculosis dispensaries; and lastly, the United States Government should, after the example of Great Britain, France and Germany, not only have a ministry of public health, but also a special commission, appointed by the president of the United States, composed of expert sanitarians, physicians and veterinarians, who should unite with the

state and municipal sanitary authorities of the country in the combat of tuberculosis in all its forms among man and beast.

If every individual in his respective sphere, and the local, state and federal governments, would do their full duty in the combat of this fearful scourge of mankind, so justly called by Oliver Wendell Holmes "the great white plague," I am convinced that before many decades tuberculosis would be eradicated from our midst, and the United States would have the honor of being the first among the nations of the earth to have accomplished this great and glorious work.

"FAKE" INSTALMENT BUSINESS AND ITS SOCIAL CONSEQUENCES.

HENRY R. MUSSEY.

The instalment business, the sale of goods on a system of weekly or monthly payments, has had a remarkable development in New York. If a man would have his clothes made to order for a dollar a week, he has only to repair to a tailoring firm on lower Broadway and his wish will be gratified. Indeed, one may buy a house and furnish it from top to bottom, he may clothe his family, he may deck himself with jewelry and all sorts of articles of adornment, he may go abroad and having seen Paris, he may die and be buried—all on the instalment plan, and this is no mere pleasantry, but sober fact.

As in every other great city, the force of competition and the efforts of merchants to extend their trade among the less wealthy classes of consumers, have resulted in more and more liberal extension of credit in many lines, until at present a large part of the trade in house furnishings, sewing machines, books, pianos, and some other goods is done on the instalment plan. In addition to this, there has grown up in New York a perversion of this method, depending primarily upon a most outrageous misuse of legal process against the poor and ignorant among the non-English-speaking immigrant population, and it is this perversion, the "fake" business, as it is called, which has been the primary occasion of this investigation. Correspondence reaching to a dozen states and covering the principal cities of the country failed to disclose any parallel to the conditions existent in New York during the past half dozen years. Nowhere else, so far as can be learned, has there been the systematic sale of worthless goods at high prices, the systematic use of legal process as a means to unblushing extortion, the systematic imprisonment for debt and for no debt, the systematic corruption of public officials and courts, that have made the instalment business a hissing and a byword all over the East Side of New York. For this remarkable fact I can offer no better explanation than the observation that there has been nowhere else just the combination of legal and social conditions that prevail in New York.

In order to discuss the matter with any degree of intelligence, we must distinguish at least three classes of instalment business, which I shall call the high grade, the low grade, and the "fake" business. By the high-grade instalment business, I mean the trade carried on chiefly with middle-class people by large concerns selling house furnishings, books, pianos, and, to a limited extent, sewing machines—such houses, for example, as Cowperthwait & Sons, the subscription department of Appleton's or Scribner's, the Pease

[The abuses which have grown up in the instalment business of New York have aroused more than one organization to activity against certain of the dealers. The first half of last year a large part of the time of the Legal Aid Society was taken up in handling this sort of cases. Ludlow Street Jail had become, through technicalities of the state law and the collusion of certain dealers and officials, what was practically a debtor's prison. Early in the spring a committee was appointed by the University Settlement consisting of Samuel Thorne, Jr., Henry W. Taft and W. Kirkpatrick Brice. The author of this article was engaged to carry on an investigation which extended through the summer. Instalment dealers, their customers, city marshals, court officials, attorneys, representatives of legal organizations and charity workers were seen, and jail and court records overhauled. A report will be issued shortly. Bills are now pending in the Legislature, introduced by Senator Elsberg and Assemblyman Agnew, which would do away with the body execution and the order of arrest in cases involving less than $100—a minimum even higher than that suggested by the investigator. The chances that they will pass are said to be good.—Ed.]

Piano Company, and, in a certain limited part of its trade, the Singer Manufacturing Company. By the low-grade business I mean the traffic in all lines of useful goods, such, for example, as furniture, household wares, clothing, sewing machines, steamship tickets, and a thousand other articles, carried on chiefly through peddlers by a large number of small dealers, located mostly on the East Side, and doing business principally with a much poorer class of customers than the firms previously mentioned. By the "fake" business I mean the sale of jewelry and all sorts of useless ornamental gewgaws and articles of luxury at absurdly high prices, as well as the marvelous number of suits springing out of such sales and in no small degree constituting their reason for being—a business carried on by a comparatively few men, also located on the East Side, and selling almost altogether to the lowest class of the immigrant population, largely the poorest and most ignorant Italians. It is this which is commonly meant when the instalment business is referred to on the East Side. It will be seen that the three classes of business are fairly distinct and require differing treatment, yet they shade off into one another by almost imperceptible gradations. To avoid all possibility of misunderstanding, let it be said once and for all that both the high and the low-grade business, while of extremely doubtful social utility, in my judgment, are none the less legitimate forms of business enterprise. The "fake" business, on the other hand, is economically, socially, legally, and morally vicious. It has no more claim than has highway robbery to be considered legitimate business.

The characteristic feature of all instalment sales is that title to the property remains in the vendor until the full purchase price has been paid, or else the title passes and is immediately retransferred to the vendor in the shape of a chattel mortgage. It is this separation of title and property which has been the occasion of all the grave abuses that have arisen. Under the New York law, if there is a default in payment the vendor is entitled to recover his property without repaying any part of the instalments already paid. In case the return of the property be refused, he may begin an action for conversion. If he obtains judgment, he gets an execution against the property, and, failing the satisfaction of that, an execution against the person of the debtor, who may thus be thrown into jail.[1] The statute is, of course, intended to provide means of recourse against fraudulent debtors, but it is at present used principally as a means of extortion by fraudulent creditors.

The legitimate high-grade business was begun in New York shortly after the year 1807 by the founder of a present great house of instalment dealers which has continued a career of unbroken prosperity and maintained a reputation for honesty and fair dealing from that day to this. Beside this house which does a business of half a million dollars a year, a number of younger firms of more or less similar character have grown up. The methods of all the great houses are similar, and are quite remarkable in the sagacity they display and the good results they have to show. In general, their rules are directed toward making sales only to responsible people in receipt of a fairly regular income. The contract commonly takes the form of a lease or a chattel mortgage, the seller in any case having the right to recover the goods in case of default, as already pointed out, without returning any part of the instalments already paid in. With the best firms a deposit of at least ten per cent on sales is generally required, and a payment of not less than five per cent a month thereafter. Thus the maximum period of credit is nominally eighteen months. According to the unanimous testimony of dealers, customers and charity workers who have had opportunity to become familiar with their operations, the great dealers are on the whole remarkably lenient in treatment of delinquent customers. They exhaust all other possibilities before taking back goods, and that, as they have frequently stated, not in any large degree from philanthropic motives, but purely as a matter of business. Nearly all difficulties with customers are settled out of court, about the only resort to legal process being occasional replevin suits instituted for

[1] Articles 1240, 1487 and 549 of the New York Civil Code.

the purpose of recovering goods placed in storage. The imprisonment of debtors on the charge of conversion is practically unknown. The dealers are unanimous in testifying that the abolition of the body-execution would make no difference at all to them.

As their trade is carried on chiefly with people living on small incomes, it is claimed by the dealers that they are performing a valuable social service in enabling a large number of persons to furnish their homes who could not otherwise do so. The prices charged are necessarily high, and the encouragement which the plan affords to the careless incurring of debt, and the tendency to careless treatment of the things purchased, because of the lack of any feeling of real ownership—these two influences making against thrift, more than offset, in the opinion of some who have had special opportunity of knowing the facts, any advantage derived from the opportunity given the poor man to furnish his own home.

Conditions similar to those above described exist in the piano and book business. The machine business is, on the whole, of a distinctly lower order. An enormous instalment business is done by several large concerns. Sales are made in large part by agents who go about from house to house. The frequent complaints of the loss of machines partly paid for, are an indication of the greater severity of the methods of these companies. As many as nine persons were imprisoned by a single sewing-machine company during the year 1900. Machine contracts commonly take the lease form, title remaining, as usual, in the vendor. A machine valued at $25 to $35 may be bought upon deposit of $1 and a weekly payment of fifty cents. The period of credit does not extend much over a year, though the actual period of payment is often much longer. The purchasers are largely poor tailors or women dependent on the needle for their living. Hence the machine men, like all instalment dealers, make much of their philanthropic interest in their customers, and claim to be the poor man's best friends. Criticism of their work and methods should not be too severe. Quite possibly they are not more harsh in their methods of conducting it than is necessary in dealing with the class of customers to whom they cater. Yet it should be frankly recognized that their prices are high, in many cases unreasonably high; that their agents in many cases force sales by the exercise of altogether too great persuasive power, and that they do not display by any means the same leniency toward the delinquents as do the great house furnishers.

The most striking peculiarity of the low-grade business is that it is carried on wholly by means of peddlers. Furthermore, the business is done by a large number of small dealers, instead of a comparatively few large ones. Again, they sell chiefly to persons who are quite poor, and their total trade is pretty largely confined to the lower East Side, the district which is taboo to some of the great dealers. The "fake" dealers constitute a small sub-group within the low-grade dealers. It is estimated that the low-grade dealers number 200 men and employ from 5,000 to 10,000 peddlers. These are of three classes: First, there are the so-called "custom peddlers," men who do business for themselves but have no shops. They are said to number not less than 500 men, and to have been doing business for at least twenty-one years. They sell their goods without any written contract whatever, and in case a purchaser refuses to make payment their goods are lost, as they have no contract. They are quite an honest class of men, and in this peculiar and interesting fashion have carried on their business without ever getting into the courts or having any serious difficulty with their customers.

Turning aside from this survival of older conditions the instalment peddlers proper, whose number runs into the thousands, are nearly all Jews, largely from Eastern Europe. They either act as "pullers-in," going about from house to house and bringing people into the shops, or else peddle goods from door to door. They often live herded together under conditions that make decent life impossible; they work from early morning until night, commonly for a mere pittance above board and lodging.

The third class of peddlers, so-called, are dealers in all but the name. They have no shops, but buy goods from the larger dealers or the wholesalers, selling in their own name on instalments. After learning the tricks of the trade under a boss almost any peddler can set up in business for himself under the remarkable credit conditions prevailing on the East Side.

The larger dealers are simply those picked out by a process of natural selection, whether by reason of greater experience, shrewdness, rascality, or any of the thousand and one qualities that contribute to business success.

As for the goods in which the low-grade business is done, the following advertisement may prove suggestive:

DEALER IN
Cloacks, Clothing, rugs, Extension springs, wringers.
Albums, Lace and Chenille Curtains, Table covers.
Furniture, Jewelry, Pictures, Etc.
Weekly or monthly payments taken.
Please send a postal card and I will call.

An enormously large business is done in steamship tickets, persons sending them to friends in Europe, and paying for them at the rate of a few dollars a week. Young women buy hats for fifty cents a week. Men buy shirts and collars on similar terms. So one might go on extending the list indefinitely. Prices of course must be high, and often are exorbitant. Three and four times the actual value of goods is by no means an uncommon figure, but it is not the rule.

The relations between peddlers and dealers are themselves peculiar and complicated, giving rise to much dishonesty. In the first place, there are peddlers who simply take out goods and sell them for the dealers, receiving a fixed amount each week. They are nothing more nor less than salaried agents. Others sell on commission. A third class, whom I have called the peddler dealers, take out goods "on memorandum." It is not uncommon at all for a peddler to gradually obtain credit for several hundred dollars without security.

Much trouble between peddlers and the small jobbers has resulted. Arrests and imprisonments have been of growing frequency. A member of one jewelry firm says that they have $50,000 out in this kind of trade.

In sharp contrast to this loose credit arrangement between jobber and peddler is the contract between seller and purchaser. This contract is really remarkable for the completeness with which the purchaser signs away all possible rights except the one of gaining title to the property when it is completely paid for. Entire protection is afforded the dealer against any possible promises by his agents. Moreover, in nine cases out of ten, the purchaser cannot read English, and has not the least conception of the provisions of the contract. Such contracts made under such conditions by peddlers such as have been described evidently throw the door wide open to fraud.

The "fake" business is said to have been begun about seven years ago by a dealer known all over the East Side today as the father of the instalment business and the prince of the fakirs. Nearly all of the dealers have been his pupils at one time or another.

The number of these "fake" dealers is comparatively small. The worst of them are not more than a dozen in number, and I question if there are altogether fifty men to whom the term can fairly be applied. But "fake" methods are employed by other than "fake" dealers. The genuine "fake" business has for its purpose the obtaining of cash on an instalment contract. Nine-tenths of the cases of unfairness have to do with jewelry. The significance of all this lies in the fact that the purpose of a large part of these sales is absolutely fraudulent, and jewelry lends itself with especial readiness to such fraudulent purposes.

Almost all the jewelry handled is eight and ten carats fine, though it is all marked fourteen, contrary to the laws of New York. A watch movement costing $2.75 and a case costing $18 sell for $60 to $65. A ring sold on the instalment plan for $6; its duplicate cost eighteen cents. It is sometimes rashly stated that the first payment in all these cases covers the whole value of the goods. This is rarely true. In several kinds of jewelry I have yet to find a case in which the agreed price was not from three to five times the true value of the article. The ped-

dler is instructed to make the first payment as large as possible, but if obliged to come down to nothing, to get the business anyway—and he does it.

Sales are made largely to women while their husbands are away at work. The agent edges his way in, often an unwelcome visitor, and begins displaying his wares. The woman, in spite of herself, is interested. She learns that this trinket may be had for fifty cents, and as for the twenty-five cents a week, that is a very small sum, and its payment is distant enough to be no occasion for present worry. In a moment she has tried on the bauble, and before she knows what has happened she has made a mark on a paper whose purport she does not understand, the peddler has put down her husband's name and is gone, leaving her with her trinket and a debt that is quite as likely as not to land her husband in jail before he is done with it. The agents resort to the most wretched subterfuge and deceit. They leave old goods as "samples," assuring customers that the real articles will be brought by the collector. Broken and defective clocks, phonographs and the like are sold with the promise of repairs. Other goods are promised in addition to those actually delivered. Of course the most unblushing falsehoods are told regarding quality and value. A curious fact was the marking of jewelry with the letters A. T. The peddler's assurance that it was A. T. jewelry was sufficiently near "eighteen," so that the purchaser believed he was getting eighteen carat goods.

Watches are in some instances left "for trial" with persons who do not care to buy, the agent simply getting the purchaser to make his mark on a receipt, which, of course, turns up as an instalment contract. Persons are persuaded to sign as guarantors or simply witnesses, and are immediately dragged into the following suits as principals.

As for the contract itself, it is often made out in pencil, so that it is a simple matter to change it at will. Thus a contract calling for twenty-five cents a week may be changed to $1. Sometimes the names are changed. This is simple enough, as the purchaser only makes his mark. Hence, if he goes away, it is easy to substitute his landlord's name, or that of some friend.

The first feature of a "fake" sale is, then, a price in itself presumptive evidence of fraud and a contract carelessly made out, lending itself with the greatest readiness to fraudulent changes. More than this, a considerable proportion of jewelry sales are made to give occasion for law suits and thus to secure cash on instalment contracts. It is this thing which, in my definition, constitutes the very essence and perfection of the "fake" business. If further evidence be needed than the enormous number of suits brought, it may be found in the fact that jewelry is sold principally and peddlers are especially instructed to sell to the Italians, who are notoriously irresponsible in financial matters, celebrated as patrons of the pawnshops, easily wrought upon by fear of imprisonment, and very ready to help one another in trouble, even to the extent of helping pay debts. Clearly enough, they would be the last persons on earth to whom one would wish to make a genuine instalment sale, for a man's friends are no less ready to help him avoid payment when possible, than to help him pay when face to face with the alternative of the jail.

Given a purely "fake" sale, then, and default in payment falls in perfectly with the dealer's plans; any one of the dozens of unfilled promises of the agent may be the cause of sufficient dissatisfaction to make the buyer refuse payment. If so, well and good. On the other hand, though the purchaser may be perfectly ready to make his payments no one appears to collect them. Now all is ready, and the dealer sends the purchaser what is called a "lawyer letter," purporting to come from the dealer's attorney, but, in many cases, emanating from his own office. This letter states that settlement must be made by a given date, or suit will be brought. In many cases the mere threat is effectual, and the claim for the full amount of the purchase is paid, including a lawyer's fee, most, if not all, of which goes into the dealer's pocket. More often, however, no attention is paid to the letter, or else no offer of settlement is made other than the return of the goods. These the dealer invariably refuses to take back.

The suit is brought. How frequently this occurs the records of the municipal courts show. During the year 1901 Adolph Teitelbaum brought 386 suits in the Fourth District Court; Louis Miller, 122; and other known dealers 104, while for the same period the records of the Second District Court show that Philip and Isaac Stromberg furnished 587 cases, and Charles Ludwin 346. The records of the Fifth District Court would show similar results. Out of a total of somewhere near 9,000 cases in the Second and Fourth District Courts, five men contributed no less than 1,441, and it is safe to say that one-sixth of all the business of the overcrowded courts of the three great East Side districts is due to the pernicious activity of not more than fifty men.

With the bringing of the suit comes a second complication and further dishonesty of a more serious character. The city marshals, who serve summonses in such cases, being paid by a system of fees, are naturally anxious to get as much business as possible. Some of them find it profitable to be in alliance with the dealers, who do so large a legal business. Accordingly, each dealer has a marshal, who ordinarily serves, or rather, does not serve, his summons, and is known as "his marshal." Of course, one marshal does business for more than one dealer. But there are, or rather have been, four especially prominent "instalment marshals." Of these, the notorious William H. Lee, who was dismissed from office by Mayor Low during the past summer after having been guilty of almost every act of official wrong-doing possible, had for some years done practically all of Teitelbaum's business, and was known as his man. A former employee of the latter states that on this business Lee used to make sometimes $75 a day, and that he sometimes went out with a wagon in which to bring in prisoners. Marshal Comisky, who has for months been under charges of the most serious character, is "Phil Stromberg's marshal." One marshal went so far as to solemnly assure me that he, himself, was the only honest man among the entire thirty-seven. Give a corrupt marshal a summons to serve on some mere "dago," and it is much easier, quicker, and more profitable to sit down in the office and mark it served than to go to the trouble and expense of hunting up the man. An assistant to one of the most prominent marshals has assured me that not fifty per cent of the summonses issued to their office in instalment cases were ever served. Even if non-service of summons is alleged, the allegation can be supported only by the testimony of an ignorant and timid foreigner, more or less confused as to the meaning of the whole process, while on the other side there is the sworn statement of service of a city officer, backed up by the oath of the dealer and an assistant or two.

On the day marked for trial, no defendant appears—naturally enough, having received no summons. A judgment is entered by default, adjudging the defendant guilty of conversion, thus rendering him subject to arrest and imprisonment, according to the provision of law described earlier in this article. The first document issuing out of the court, then, is an execution against the property, which must be given to the marshal for service. Without leaving his office, and sometimes, it is said, without even leaving the office of the clerk of the court, he makes his return on the execution, "unsatisfied." Thereupon the dealer immediately obtains an execution against the person of the debtor. The legal, or illegal, process is now complete. All that remains is to collect the booty.

Armed with a dozen or so of these body executions, the marshal and the dealer, accompanied possibly by other dealers and an assistant or two, sally forth, often at two and three o'clock in the morning. Some hours later they return, laden with prisoners and plunder. In many cases the first intimation the unfortunate debtor has that any action has been taken against him is when he is awakened in the night with a demand for the full amount of his contract, plus a generous bill of costs, under penalty of immediate arrest and incarceration in jail. Under such circumstances surprisingly large amounts of money are collected from persons who apparently have nothing. Bills ranging from $10 to $75 are thus collected, the debtor not only giving up every cent he has himself, but borrowing right and left from his friends, who contribute right

loyally for the sake of keeping the prison doors from closing on poor Tony. But in about one case in four the debtor either cannot or will not pay, and therefore goes to the Ludlow Street Jail, where he is boarded and lodged at the expense of the county for a period varying from a day or two to three months, the latter being the time limit in conversion cases for small amounts.

Even more reprehensible than the practices of the marshals are the actions of their assistants, who work for the dealers without so much as a shadow of legal authority, and without any of the restraints imposed on the former by their official position.

Even in that half of the cases in which due process of law is observed, the most serious injustice in often done. A frightened foreigner is pitted against unequal odds. The most open and unblushing perjury is daily committed in these cases. Sometimes judgment has been given before the defendant understands that the real trial has begun.

One step further and we shall have traversed practically the whole ground, and that step brings us to the series of "hold-ups" that have been perpetrated almost without pretense of legal authority by a few of the most daring dealers. The employment of "fake" marshals, the use of physical violence on recalcitrant victims, the employment of threats of all kinds, the use of the fear generated by years of oppression to exact contributions from persons against whom they have not the shadow of a claim—these mark the completest development of the "fake" business. It is the habitual use of such methods that has finally resulted in the arrest of the Strombergs on the criminal charge of extortion, but the employment of such methods goes on, though they are used with a greater degree of care. Meanwhile, proceedings against the Strombergs in Kings County have apparently been dropped. No especial care is taken to arrest the right man. Men have been put in jail on contracts made by their boarders. Husbands are habitually arrested on contracts made by their wives. In one curious instance, a man was arrested within a week of his arrival from Italy, on a contract made by his brother some months before the man left Europe.

During 1900 there were lodged in the Ludlow Street Jail on body executions 697 persons, of whom Teitelbaum furnished 123, the Strombergs, 175, Ludwin 81, and seven other instalment dealers 115. Out of 697 body executions issued out of the municipal courts of New York in 1900, no less than 594 were issued in instalment cases. In 1901 we find that 561 body executions were issued, of which 452 were instalment cases. As for marshals, Lee has 149 arrests, Comisky, 174; Angermann, 88, five other East Side marshals, 107; all others, only 43. Of all persons imprisoned in such cases during 1901, 11.8 per cent were indebted in sums of $10 or less; 33.7 per cent between $10 and $25; 36.3 per cent between $25 and $50; 9.6 per cent between $50 and $75; and only 8.6 per cent above $75. Men have been put in jail in several cases for as small amounts as $5, and the costs in these small cases commonly exceed the original claim.

A conservative estimate of the number of suits brought by instalment dealers in the Second, Fourth, and Fifth District Municipal Courts in 1901 is 2,000—2,000 suits brought, a majority of them stained by perjury and blackened by official dishonor, almost all of them involving serious injustice and originating in intentional fraud on one side or both; 452 men thrown into Ludlow Street Jail, of whom probably not much more than half had been served with any process of law whatever, of whom an even larger proportion had been guilty of no worse crime than ignorance and weakness—such is a part of one year's record of the "fake" instalment business. Of all that part, even blacker, if possible, which goes on entirely without the pale of the law, it is impossible to give any such detailed presentation.

During the first half of 1902, and especially during the second quarter, owing to the splendid fight made by the Legal Aid Society against the dealers and corrupt marshals, there was a notable falling off in the number of arrests and suits. But, obviously this society cannot spend all of its time fighting instalment cases.

Whatever opinion may be entertained

as to the responsibility of the presiding judges for such conditions, and charges of unfairness are not lacking, it is obvious that where two litigants are as unequal in every way as the instalment dealer and his ordinary debtor, the interests of substantial justice require that the defendant be given all possible opportunity to present his case. Certainly no man acquainted with the practice of the municipal courts and their perfunctory manner of hurrying over instalment suits can maintain that this requirement is even passably well complied with.

Such a system is breeding hatred for law among a class of people who especially need respect for law, but who are compelled to look upon it as made for the oppression rather than for the defense of the poor and weak.

One phase of the "fake" business has been lightly passed over, but should be brought out with all possible emphasis. An instalment dealer in jewelry will display a large pile of his "leases" which represent runaway accounts and will tell long stories, mostly true, no doubt, of his vain search for dishonest debtors who have eluded him. Instances of men being found with ten or a dozen pawn tickets for goods bought on the instalment plan are by no means unknown. I seriously question whether, outside of the disregard for law engendered by the abuse of law, there is any of the social effects of the traffic more pernicious than its encouragement of dishonesty by persons shrewd enough not to get caught.

By way of analysis, where shall the line be drawn between legitimate and illegitimate business? Any instalment sale at a price not absurdly high, made with a reasonable expectation of collecting the agreed price at approximately the specified time from a buyer unconstrained by fear of legal process, is a legitimate sale. On the other hand, a sale in which payment can be expected only as the buyer is compelled to pay either by suit or by the fear of suit and arrest is illegitimate. In other words, the legitimacy of an instalment sale depends on the basis of the credit. If based on the habitual honesty and business training of both debtor and creditor, it is legitimate; if on the buyer's fear of legal process, illegitimate. Hence any sale to a man or class of men known to be habitually dishonest is *ipso facto* illegitimate. However theoretical these considerations may appear, they are vital to an intelligent treatment of the practical problem of reform. To attack legitimate credit is worse than futile. On the other hand, business based on illegitimate credit inevitably leads to abuse.

The sale of jewelry, watches, and ornamental goods of bad quality to socially undeveloped people who have no use for them, and upon liberal terms of credit, is economically wrong, and under existent conditions in New York extremely injurious to society. It is puerile to say that these people ought to be able to take care of themselves. A perverted form of economic life is working the most serious social injury. No one but the veriest doctrinaire will deny that it is the plain duty of the legislature to destroy that perversion if possible.

Who or what is responsible? It is easy to answer: the wickedness of the dealer, but the answer is superficial. The first large cause is this—that competition has stretched credit to the breaking point. Unlimited and unregulated credit working under conditions of general ignorance, poverty and small moral development on the one side and hardly less ignorance and hardly more moral development on the other, but combined there with greater shrewdness and more of the power of money working under such conditions, it has wrought havoc and must always work havoc. Evidently enough, the only remedy for the concurrence of economic and social conditions that are at bottom responsible for the traffic, then is education economic, legal, and moral. But this does not say that nothing can be immediately done to remedy conditions.

The immediate responsibility for the legal abuses mentioned must be laid at the door of the city marshals and their assistants, and the judges of the municipal courts.

It is safe to say that no possible reform of the marshal system will absolutely break up the alliance between some of the marshals and the dealers.

It cannot be said that if the judges used greater care justice would be done. The ignorance of the purchaser, the al-

liance of marshal and dealer, the perjured testimony of hired witnesses will still do their work.

What then is to be done? Only two possible alternatives, then, remain. Either put the business under the strictest possible public regulation and so reduce its evils to the lowest limit, or better, if possible, abolish "fake" business altogether. The immediate and practical way to accomplish this last highly desirable result is to abolish the right to the body execution in instalment cases where the amount involved is less than $50, or possibly $75. The first figure would include more than eighty per cent of all the cases in which arrests have been made, while the second would take in more than ninety per cent. The operation of such a law would be simple. The "fake" dealer would be obliged, in self-defense, to stop selling to that class of people whom he cannot trust except as he holds over them the threat of arrest. That is to say, he would be practically forced out of business, for "fake" sales are made almost altogether to irresponsible people. Credit will necessarily resume its proper basis, a knowledge of the responsibility of the purchaser.

In conversation with the legitimate dealers of all sorts and conditions I have failed to find one who objects to the abolition of the body execution. A fact such as this should dispose of the contention of those who maintain that such action would be putting a premium on dishonesty. Again, it is argued that such a limitation of credit will work injury by making it impossible, for example, for a woman to buy a sewing machine on instalments. The person who is known to be deserving credit can get it whether the dealer holds the club of the body execution or not. Without hesitation I declare that no business which depends on the body execution has any right to exist.

The records of New York County for 1900 and 1901 show that the proportion of instalment cases to the whole number of body executions was over eighty-three per cent. It is suggested that in all probability the records of other counties would show a still greater disuse of the body execution for general litigation and that its abolition therefore would be no hardship.

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LOOSE THREADS IN A SKEIN.

It was at the farewell meeting the past week to her father, the general of the Salvation Army, that consul Booth-Tucker told a story not inappropriate to the occasion. Her little daughter was ill a while ago, but work called the mother elsewhere. At best, it was hard to leave the little one—harder for the little one to have her, she had thought.

"Don't go mamma," said the child. "But I must," said the mother, and she tried to explain how there were other people sick and suffering more than they, whom she must go and see and help. It seemed to impress her daughter—the little one comes of a stock born to the service of others.

"I'spose you've got to go," came the answer, at last and hesitatingly—and then—"but mamma, leave the candy."

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Those who have read the "Making of an American"—and who has not?—will remember the tribute it is which a son pays to a mother—a tribute which, perhaps, finds its happiest expression in that chapter, "Going Home to Mother," but which really begins with the first sentence of the book, and does not end with the last, and which is written largely in and between all the lines that intervene.

It had been Mr. Riis's intention to visit Denmark again the coming summer—he

had been counting on it these many months. Last week he was lecturing in the West when a cablegram came telling that the lengthening cord of years was snapped; the home coming he had planned, was not to be.

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Among the newspaper items, called forth by a February storm in New York, was one which might be described as sensational, if it were not also instructive. The author evidently had in mind theses on the evils of public outdoor relief under such stress of circumstances. It appeared in the *New York Times*, under the heading:

"*PARK SQUIRRELS STARVING.*"

MADE IMPROVIDENT BY GENEROUS VISITORS WHO NEGLECTED THEM DURING THE STORM—RESCUE PARTIES SENT.

"Owing to the generous provision ordinarily made for them by their little visitors, the squirrels in Central Park have become improvident, and, unlike their forbears, neglected to pile up a store of food in their nests for consumption during hard times. But in the last two days the children have been stormbound in their own homes, and the squirrels found two feet of snow around the trees and no food in sight. When a chance pedestrian plowed his way through the snow on the paths the little animals climbed briskly down from their nests and fairly begged for food.

"The destitute condition of the little animals was reported to Superintendent John Smith of the Park menagerie, and yesterday he loaded Keepers Shannon and Snyder with a bushel basket of peanuts and sent them to the rescue.

"Along the east paths, through the two feet of snow on the walks, the keepers strode, scattering peanuts as they went, causing rapid scurrying forms to leap through the heavy drifts in search of the nuts. Along the west side of the Park, Keeper Conway of the sheepfold undertook the task of succoring the squirrels.

"Superintendent Smith said that he would continue to feed the squirrels until the weather became good enough to tempt the regular providers to come out again with their nurses and take charge of their pets."

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A club woman gave a talk at a Chicago settlement, according to the *Record-Herald*, the purpose of which was to impress upon the mothers present the imperative duty of teaching children to respect their fathers. The weaknesses and mistakes of the latter should be hidden from the children at all hazards, she contended, and great would be the gain and benefit to all concerned.

"And you'll find it always possible to hide the father's weaknesses from the children, dear friends," she concluded, with the easy, hopeful assurance of the talker who has never yet confronted the stern facts of a given problem, "if you'll only half try. I know," smiling brightly, "because I've tried."

Up rose, in eager anxiety, a woman who lived in a single room in a wretched tenement, and suffered many marital trials.

"An' what do ye do?" inquired this woman eagerly, "when yer man comes home drunk?"

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*

Another Chicago club woman is known for her dignified presence and handsome clothes. She makes a point of donning the most pleasing and effective of the latter when she visits the social settlements, just as she carries flowers and bright pictures thither whenever she can. She wore, upon the occasion of a recent address to the woman's club of a certain well-known settlement, a hat upon which every other woman riveted envious eyes.

The handsome club woman's address dealt with the necessity of neighborly and sisterly kindness among women. She illustrated the lecture with many pretty stories, and closed it with an earnest exhortation to all her listeners to be friendly whenever possible. She, herself, would always be more than glad, she would be grateful, if opportunities for proving her own attitude in this connection should occur. The next morning brought her a note from one of her eager listeners, a note borne by a dirty, neglected little child.

"Dear Mrs. B——," the note ran, being translated into understandable English and spelling, "you said yesterday you'd be glad to do anything you could to help us. Will you lend me the hat you wore at the meeting for my sister, who works in a millinery store, to copy? I'll send it back to you tomorrow, if you'll be so kind to me, and be ever so much obliged."

The richer woman, after a brief struggle with herself, loaned the precious bit of millinery, which was duly caricatured, in Halsted Street fashion, by the borrower's sister, and worn with much delight and satisfaction by the borrower herself. And —here is where the innate nobility of character mentioned makes its appearance—the woman owning the caricatured "bunnit" has continued to wear it weekly when visiting that particular club.

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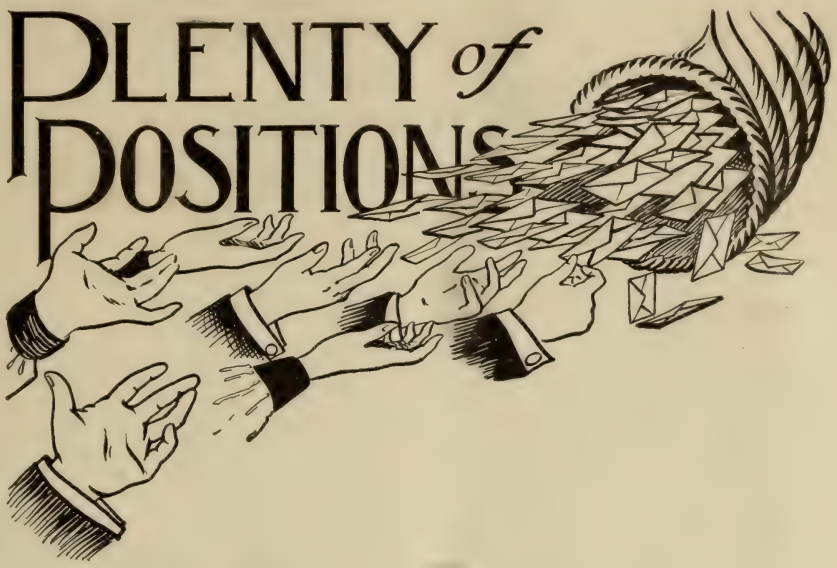
Some of the scientific publications are just now giving no little space to a discussion of a law of heredity which has been advanced to govern the recurrence of moral types in succeeding generations regardless of intermediate educational influences. "I tell you this," time and again, said Jerry MacCaulay, "you can't really convert a man unless he had a good mother."

And MacCaulay, before he became famous for his mission, was equally notorious as one of the bad men of New York.

THE LOOKER ON.

PLENTY of POSITIONS



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